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### ABSTRACT

A study was conducted on how county Extension agents decide whether or not to seek a postgraduate degree. Using questionnaires completed by 774 agents, the study obtained background data and investigated economic perceptions (cost effectiveness) of an advanced degree, personal factors seen as influencing degree decisions, and attitudes toward the influence of administrative superiors. Relevant factors included improved competence, prestige, formal study difficulties, economic gain and sacrifice, better job opportunities, "revitalization" leave, accessibility of graduate school, and support by peers and supervisors. Agents without advanced degrees related decisions positively to administrator persuasion, better job opportunities, and improved competence; negatively, to economic sacrifice and formal school difficulty. Agents with advanced degrees stressed competence and job opportunities. Younger agents noted many concerns, while older agents responded only to administrator persuasion. Based on these and other findings, several conclusions were reached: the kind of decision making described is complex; adult education administrators can and do influence such decisions; adult educators measure the cost effectiveness of advanced degrees quite accurately and are influenced thereby; and they seem to treat their decision as basically an individual problem. (LY)



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FINAL REPORT
Project No. 9-E-113
Grant No. 0EG-5-9-239113-0073

# ADULT EDUCATORS' DECISION-MAKING REGARDING ADVANCED DEGREES

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December 1970

U.S. DEPARIMENT OF HEALTH, EDUCATION AND WELFARE

Office of Education Bureau of Research



### Final Report

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Adult Educators' Decision-making Regarding Advanced Degrees

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U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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### SUMMARY

Advanced degrees are often thought to be symbolic of increased competence for staff members of adult educational institutions and are therefore encouraged by administrators, legislators and the clientele served by the educator. Legislation such as the Education Professions Development Act is based on the assumption that reduced financial costs will be an important factor in persuading educators to pursue graduate study. Actually little research is available capable of identifying accurately what factors are considered by adult educators in making their decision about graduate study.

This investigation had the following purposes: 1) to identify and order the factors considered by adult educators in deciding whether or not to undertake graduate study, 2) to explore the perception of these adult educators regarding the way in which their administrative superiors manipulate those factors seen as being of primary importance in decision-making regarding advanced study, and 3) to determine the relationship among objectively estimated net earning benefits for advanced degrees, the adult educators perceptions of these costs and benefits, and the percentage of those workers obtaining advanced degrees in comparable state adult education organizations.

The population studied included over 6,000 male county Extension agents, staff members of the Cooperative Extension Service. This organization, the largest adult educational institution in the United States, is composed of one quasi-autonomous organization in each state. A random sample of agents was selected from each state and included a maximum of 20 agents ages 25 - 50.

A total of 926 county Extension agents were sent questionnaires developed and pretested, including four parts: Part A - basic demographic data, Part B - economic perceptions of an advanced degree, Part C - attitude toward personal factors identified influencing the degree decision, and Part D - attitude toward administrative influence on the degree decision. There were 774 or 83.6% of the agents who returned the completed questionnaire.

Responses to the questionnaire were divided by last degree of the agent, age, and state. Statistics used for analysis included correlation, coefficient, factor analysis and regression analysis. The economic benefit-costs were obtained by determining the present values and internal rate of return of earning streams in 36 states.

The factors identified to be considered by adult educators in the advanced degree decision include: improved competence, prestige, financial gain, formal study difficulty, administrative persuasion, economic sacrifice, permanent escape, better job opportunities, supervisor-peer support and accessibility of graduate school. Agents without advanced degrees related their degree decision positively to



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administrative persuasion, better job opportunities and improved competence while exhibiting a negative relationship with the factors economic sacrifice and formal school difficulty. Agents with advanced degrees correlated only the factors improved competence and better job opportunities positively to their satisfaction with their decision to secure an advanced degree. Both groups of agents related their recommendation to a new agent's degree decision positively with the factors financial gain and supervisor-peer support. Young agents seemed to be concerned about a number of factors while older agents responded only to administrative persuasion.

Factors identified to be controlled by administrators in the Cooperative Extension Service include: economic advantage, better working situation, reduced degree costs, "revitalization" leave, informing clientele, participation in decision-making, personal persuasion, and provision of non-degree learning experiences. Agents without advanced degrees related their degree decision positively to the factors of administrative promise of a better working situation, personal persuasion, and reduced schooling cost as well as negatively to the provision of non-degree learning experiences. Agents with advanced degrees related only one administrative factor--economic advantage positively to their degree decision. Both groups correlated this same administrative factor, economic advantage, to a new agents degree decision.

Present values of earning streams in 36 states were determined and internal rates of return were also obtained. Based on these data, agents in 16 states would actually lose money when the benefits and costs of securing advanced degrees were compared. The national average for all states has a 13 percent return on investment for agents securing an advanced degree at age 30, and a 15 percent return for securing the advanced degree at age 40.

The percentage of agents in the sample who have obtained or intend to obtain an advanced degree in each state correlated significantly with the present values and internal rates of return at ages 30 and 40. Also the agent perception of administrative influence on economic advantage in each state correlated significantly with these objectively estimated earnings benefits.

Based on the analysis of data some conclusions can be submitted. First, a number factors enter into the decision-making process as adult educators consider graduate study. Second, administrators of adult education institutions can and do influence staff member advanced degree decision. Third, adult educators measure with a great deal of accuracy the economic benefits achieved with an advanced degree and this knowledge does relate significantly with their plans to obtain a post-baccalaureate degree. And fourth, the advanced degree decision appears to be considered a personal and individual problem by each staff member.

Implication of this study can be important to researchers in adult education, especially in the areas of the unique methodology used in this study, the factors which affect future graduate students partici-



pation and the administrative research possibilities that become evident. Administrators of adult educational institutions and adult educators may also use this study as a basis for examining organization conditions and factors affecting the local decision-making process. Legislators will be more knowledgeable because of this study that reduced schooling costs can influence agents toward pursuing advanced degrees. Other factors however, must also be considered by legislators in effecting positive agent study decisions. Funds for differentiated income streams, increased personal administrative persuasion, provision of added prestige and relevant cirricula are all means helpful in achieving increased educator degree seeking activity.



### INTRODUCTION

By passage of the Education Professions Development Act and consequent appropriation of funds, the United States Congress has attempted to encourage graduate study by educators through financial incentives. The general feeling throughout society has been that any method of providing financial aid or subsequent financial benefit to students of continuing education results in an increase of individuals participating. Governments, organizations and other benefactors imply that financial gain is the factor an individual considers most important when deciding about his own continuing education. The adult educator, in his professional role, has done much to encourage continuing education for the clientele he serves. This investigation has as its major purpose to determine what factors in fact are instrumental in the decision of adult educators to secure advanced degrees.

# Specific Purposes of the Study

Administrators of adult education institutions utilize two methods of staff development for their employees. The first, inservice training, consists of learning opportunities provided while the staff member is on the job.

This investigation focuses on the second method available to adult educational administrators - the encouragement of staff members to secure advanced degrees. The specific purposes of this study are to: 1) identify and order the factors considered by adult educators in deciding whether or not to undertake graduate study, 2) explore the perception of these adult educators regarding the way in which their administrative superiors manipulate those factors seen as being of primary importance in decision-making regarding advanced study, and 3) determine the relationship among objectively net earning benefits for advanced degrees, the adult educators perceptions of these costs and benefits, and the percentage of those workers obtaining advanced degrees in each state adult education organization.

### Population Studied

In selecting the study population the investigator focused on one adult education institution, the Cooperative Extension Service, for the following reasons: 1) the author was familiar with the Cooperative Extension Service, having served in varying roles in the Cooperative Extension Service in Minnesota, 2) the Cooperative Extension Service is a quasi-autonomous organization within each state in the United Statea. This quasi-autonomous nature would allow individuals within each state to face many similar problems, yet also be subject to influence that varied by state. 3) Each state Cooperative Extension Service is an integral part of a landgrant college or university. This adult effectional institution is



therefore a division of another educational institution requiring advanced degrees as a prerequisite to employment and/or promotion. Members of the resident teaching faculty in each state often apply pressure to the Cooperative Extension Service to upgrade competencies of staff members through securing of advanced degrees, and 4) in 1967, the Federal Extension Service reported a total of 6,171 county agents serving in 3,150 counties in the 50 states, making it the largest adult education institution in the United States.<sup>8</sup>

The study was limited to male county Extension agents because in working with the Cooperative Extension Service the investigator observed an extremely low tenure for most female Extension agents and inclusion of the sex variable would have possibly required doubling the sample size.

# Background of the Study

Research in organization and administrative influence was studied in a search for the framework with which to examine the problem identified in this investigation. Most of this research limited the number of reasons that appeared to be evident for county Extension agents responding to administrative influence. The investigator reasoned that the decision to obtain or not to obtain an advanced degree by county Extension agents in the United States may, in fact, not be related to administrative influence.

Theories of decision-making were examined. Donald Taylor, in his discourse on decision-making and problem-solving, describes two major types of decision-making models. Taylor described "economic man" who has three properties: 1) completely informed, 2) infinitely sensitive, and 3) rational. It is, of course, these criteria that tend to dissuade many social scientists from considering economic man a valid model of human decision-making. A second type of decision-making process described by Taylor was "administrative man". Here Taylor basically describes the work of Herbert A. Simon who proposed the "principle of bounded rationality", which describes rationality as being limited and therefore limiting the decision-making of individuals in organizations. These two models do provide conflicting frameworks with which the decision-making process can be viewed.

Little research has been completed on the decision-making of adult educators in regard to advanced degrees. Collings prepared a guide for Extension workers and listed five benefits that may be derived from securing an advanced degree: 1) increased knowledge, 2) better service, 3) self fulfillment, 4) promotion, and 5) salary increase.

Swanson examined factors associated with motivation of county Extension agents in Hinnesota for graduate work. He described financial aid and incentives as important positive forces while family obligations, time, and cost were important negative forces.



Pellet examined the attitude of Wisconsin county Extension agents toward graduate study, and concluded that although financial requirements were not a major factor in determining attitudes toward graduate study, these same financial requirements appeared to be important in the decision to pursue graduate study.

Research and practical observation seems to indicate that financial gain is a factor in the decision-making process. Administrators have long considered financial benefits as the most important factor. This is evident from the use of scholarships, fellowships and sabbatical leaves as incentives to encourage county Extension agents to undertake advanced study. Another aspect of financial gain is the prospect of increased earnings with an advanced degree. Thus, the individual must weigh these perceived added earnings with the perceived costs of added schooling in measuring net financial gain through securing an advanced degree.

Economists have attempted to measure financial gain through increased earnings with advanced degrees, but have experienced difficulty in estimating the benefits and cost to earnings over a life span. By considering direct and opportunity costs, economists have now developed improved methods of estimating the economic benefits accruable through education for use in both societal and individual decision-making.

Schultz provided the framework for research on the economics of education. He outlined two basic concepts: 1) that researchers must consider both direct and opportunity costs in calculating elonomic educational benefits, and 2) that research was essential and valuable "to measure the added benefit education provides in improving the capabilities of people". Since many economists (and educators) have tended over the years to refrain from economic consideration of the effect of education on human capital or even to consider human resources as capital that can be utilized for economic growth, Schultz's study used innovative approaches. Inclusion of opportunity costs (income given up) markedly altered the analysis of economic benefits derived from education.

Utilizing the concepts of human capital formation through education and opportunity costs, Becker and Hansen measured the values and internal rates of return realized by added increments of schooling. The present values are obtained by comparing the costs and earnings of an income stream discounted back to the year of decision. The interest rate that equalizes the present values of two income streams is called the internal rate of return. The concepts of present value and internal rates of return to education are tools whereby benefits can be compared to alternative investments.

Harvey used present values and internal rates of return in studying teachers' salaries in Quebec and hypothesized that whatever the other rewards associated with advanced degrees, the consideration of possible higher earnings enters significantly into the decision-making



process. 10 One might compare the effect of higher rewards for advanced degrees to the concept of the upward sloping supply curve; the higher the rewards, the greater the percentage of adult educators (at the margin) interested in further schooling.

Thus, it would appear that work done on decision-making, the economics of education, and county agent motivations and attitudes toward advanced degrees has some utility in dealing with the problem posed by this paper. It is obvious from the discussion of "economic man" and "administrative man" that no one theoretical framework is ideally applicable to the problem. Thus, the investigator decided to attempt to develop a framework particular to the questions asked in this study.

### **METHODS**

### Sampling Procedure

The sample identified for the study was selected after four major decisions were reached. These decisions included: 1) the sample was selected from county staff members of all 50 state Cooperativ? Extension Services. This national sample, hopefully, captured state similarities or diversities that existed in the advanced degree decision-making process. 2) A maximum of 20 respondents was selected per state. This provided at least a 5.5 percent sample in Texas, the state with the largest number of county staff members, and at the same time opportunity for ample respondents in states with few county agents. 3) The sample was limited to make county agents age 25 to 50. The age limitation was provided to exclude those county staff members who are less than three years removed from undergraduate college and those agents beyond the age generally considered to be valid for considering a decision to return to school for advanced degree study. 4) The sample within each state was randomly selected rather than selected by degree or some other stratification. The data used in sample selection were obtained from the Federal Extension Service for the year 1968.

### Construction of the Instruments

Prior to the formulation of the preliminary instrument, county Extension agents other than those selected for the study were interviewed by the investigator. Agents in Illinois, Indiana, and Wisconsin were contacted by mail and in person in order to prepare a comprehensive list of factors considered by agents in the advanced degree decision-making process.

The preliminary instrument was assembled for pretesting containing four parts: Part A contained basic demographic data questions, Part B focused on the economics of an advanced degree and attempted to measure the relative economic value attributed by the respondent to advanced degrees, Part C utilized Likert-type questions to measure attitude

toward the factors identified by agents, Part D also utilized Likert-type questions to measure respondent attitude toward the use of administrative control factors in his state. The temporary instrument was prepared in two versions, one for agents without an advanced degree, the second a modified copy for agents with an advanced degree; the difference between the two forms was the tense of the verbs. The instrument was pretested on ten agents per state from Illinois, Indiana and Wisconsin. Based on the responses of these agents, the instrument was revised and shortened.

The revised instrument was judged for reliability, validity, and objectivity with 12 county agents in Minnesota. Each of the 12 agents was asked to complete the questionnaire and return it to the investigator. Approximately ten days later, the investigator visited each of the agents, asked the agent to complete the questionnaire a second time, and then discussed the questionnaire with the agent following its second completion.

The reliability of the instrument was determined using the Pearson Product Moment Correlation Coefficient of Stability on the test-retest data secured from the 12 agents. These correlations included Part A-.987, Part B-.865, Part C-.960, Part D-.878 and totaled .872 for all parts of the questionnaire. They were judged to be entirely satisfactory.

The immediate supervisor of each agent was interviewed to determine how he felt the agent perceived the advanced degree decision. The comments made by the supervisor were compared to the agent's completed questionnaire and based on this informal analysis, the investigator concluded that the questionnaire accurately measured each agent's perception of his advanced degree decision and his administrator's role in the decision. And because the instrument had been shaped in its entire development by agents, the investigator assumed the instrument was valid.

The interviews with the twelve Minnesots agents were also used in an effort to assess objectivity. Because the agents varied in their attitude toward the advanced degree decision (some felt adv nced degrees necessary, others felt them an useless luxury), the interviews were structured to determine whether agents felt free to respond honestly. The general conclusion was that no agent felt the questionnaire had limited his responses to the questions. The completed questionnaires for agents without and with advanced degrees are shown in Appendixes A and B respectively.

### Collection and Treatment of Data

Questionnaires were mailed to 926 county Extension agents in September, 1969. Of this total, 388 were sent to agents with degrees while 538 were sent to agents without degrees based on random selection within each state. Thirty-two agents without degrees returned the questionnaires and indicated they had obtained degrees recently or an



error was made in the mailing. By October 15, 1969, 774 or 83.3 percent of the agents (88 percent of the agents with degrees and 81 percent of the agents without degrees) had completed and returned the questionnaires. With the exception of Alaska, at less 65 percent of the agents receiving questionnaires in each state returned completed forms.

# Methods of Statistical Analysis

The responses to the questionnaire were analyzed in two groups; with advanced degrees and without advanced degrees. Analyses were also conducted utilizing the individual replies as means or percentages of these individual replies by states.

Frequency distribution and correlation coefficients were obtained for the replies to each of the nuestions in the questionnaire. Variables were selected from Par s A and B of the questionnaire based on these analyses.

Factor analysis was conducted by degree group for both Part C and D of the questionnaire. Indexes of factors important to the agent decision regarding advanced degrees were identified by degree group from Part C and factors affected by administrators were identified by degree groups in Part D.

The MESA 85 Program was used to determine correlation coefficients, factor analysis, and regression analyses. <sup>13</sup> Regression analyses included two steps for both individual and state analyses. The selected variables were regressed by the identified indexes in the first step of the analysis. The identified indexes were then regressed by the degree decision or recommendation to new agents regarding degree decision for individual analysis. For state analysis, the mean of the indexes were regressed by percentage of agents with advanced degrees, in each state, percentage of agents in the sample from each state either with advanced degrees or planning to secure advanced degrees, and percentage of agents in the sample within each state who recommend that a new agent secure an advanced degree.

Salary data for all male county Extension agents in the United States were obtained and earning streams for agents without and with advanced degrees were determined for each state. Information on advanced degree cost and/or financial aids were secured from Cooperative Extension administrators in each state. Present values and internal rates of return were then determined for the 36 states having at least 15 agents' salaries in each earning stream. Correlation coefficients were determined between present value, internal rate of return, percent of agents with advance degrees in each state, the percentage of agents from the sample who either have an advanced degree or plan to get an advanced Jegree within each state, and these same agent's perception of financial gain available for their advanced degree in their state.

### FINDINGS AND CONCLUSIONS

Seven questions were posed in this study. These seven questions will be used as a guide to report the findings and conclusions obtained through analysis and interpretation of the data collected.

Question No. 1 - Does the relative importance county Extension agents give to factors considered in the decision regarding advanced degree-seeking vary by the academic degree achieved by the agents?

# Identification of Indexes by Factor Analysis

Ten norts of concerns important to the advanced degree decision were identified by factor analysis as common to both agents without and with advanced degrees. The factor analysis itself described the relative order of importance of these indexes in accounting for variability described by the factors. Table 1 names the indexes and outlines the differences in ordering of these factor indexes by agents without or with advanced degrees.

TABLE 1

ORDER OF INDEXES IDENTIFIED THROUGH FACTOR ANALYSES
BY LAS1 DEGREE OF ADULT EDUCATOR

# Rank of Associated Factors in Factor Analysis

Attitude Indexes	Agent With- out Adv. Deg.	Agent With Adv. Deg.
Improved Competence	1	1
Prestige	2	2
Financial Gain	4	3
Formal Study Difficulty	3	4
Administrative Persuasion	5	6
Economic Sacrifice	6	10
Permanent Escape	7	9
Better Job Opportunities	8	8
Supervisor-Peer Support	9	5
Accessibility of Graduate School	. 10	7

Two regression analyses were calculated for agents without advanced degrees. Selected variables were regressed by each of the indexes identified and the indexes, in turn, were regressed by the personal advanced degree decision of the individual and the recommendation of the individual to new agents regarding advanced degrees. See Appendix C-1.

For agents without degrees, five indexes related significantly to the personal degree decision. These indexes were in order of their Standardized Beta Weights which described their relative effect on



the model; administrative persuasion (F=41.55\*\*, B=.274), better job opportunities (F=14.73\*\*, B=.239), economic sacrifice (F=20.40\*\*, B=-.194), improved competence (F=13.61\*\*, B=.191), and formal school difficulty (F=13.65\*\*, B=-.155). For the regressions described in this paper: F=F Ratio in the Regression Model, B=Standardized Beta Weight in the Regression Model, \*=Significance p<.05, \*\*=Significance p < .01. The multiple  $R^2$  for this regression was .309 which suggested that the indexes identified did contribute to a large extent to the personal degree decision. Selected variables related significantly to agent perception of these five indexes in the following manner with the directions of the relationship in parenthesis: 1) administrative persuasion - percent of advanced degrees in state (+), age (-), and salary (-); 2) economic sacrifice - degree cost (+), percent of advanced degree in state (-) and number of children (+); 3) better job opportunities - percent of advanced degree in state (+) and salary (-); 4) formal school difficulty - age (+) and perception of alternative employment (+); 5) improved competence - tenure (-) and degree cost (-).

These same agents without advanced degrees considered three different factors to their recommendation to new agents in regard to advanced degrees. Agents without advanced degrees related the factors of prestige (F=16.78\*\*, B=.2063), financial gain (F=6.56\*\*, B=.1295), and supervisor-peer support (F=4.19\*\*, B=.0975) to new agents securing advanced degrees. The multiple  $R^2$  for this regression was .090, a figure that seems consistently low with the abstractness of recommending the decision for "others".

The regression analyses with agents who had already received advanced degrees detailed a reduced number of indexes important in the personal degree decision: improved competence (F=11.23\*\*, B=.1894) and better job opportunities (F=8.48\*\*, B=.1645). These agents did not identify the indexes administrative persuasion, economic sacrifice and formal school difficulty as important to them in making their degree decision as did agents without advanced degrees. Among the relationships of the selected variables with the indexes, the positive connection of salary to the agent's perception of improved competence as a factor may be particularly significant. As agents obtain increased economic benefits, the individuals seem to turn to personal improvement in the ability to master their occupation.

In both agent groups, the indexes financial gain and supervisorpeer support related positively to agent's recommendation for new staff regarding advanced degrees. Agents with advanced degrees added better job opportunities as a factor in the new agent recommendation. These results tend to accentuate the importance of these three factors in the degree decision.

It seems evident that the relative importance county Extension agents give to factors considered in the decision regarding advanced degree-seeking does vary by the academic degree achieved. This



is especially true when comparing the factors related to the agent's personal decision, whereas agents are more consistent in viewing factors important in the decision of others.

It appears that agents without degrees are concerned with immediate practical factors in their advanced degree decision. Factors such as personal administrative persuasion, reduced cost of the degree and the availability of better job opportunities are important to these agents. Agents who have obtained the degree, however, identify the competence secured by graduate study as more important to the decision. Both groups of agents did look to financial gain and supervisor-peer support when relating to the degree decision in the abstract (for others).

In general the major difference noted centers on the need for competence perceived available through graduate study by agents with advanced degrees. This awareness of both the source and importance of continued schooling seems to be a factor worth cultivating if agents are to be influenced toward advanced degree work.

Question No. 2 - Which factors considered by county Extension agents are perceived by the agents as having the most significant effect on their decision-making process regarding advanced degrees?

The results of the regressions from agents without advanced degrees provide an answer to this question. Certainly the list must include the factors administrative persuasion, better job opportunities, economic sacrifice, improved competence, and formal school difficulty as factors relating to the personal decision of Extension agents. It would seem appropriate also to add the factors prestige, financial gain and supervisor-peer support. These factors were not associated with the agent's personal degree decision, but were related positively to his advice to other agents.

Two variables often perceived to be related to an agent's degree decision are age and the state Cooperative Extension Service that employs him. In order to measure relationships that occur by age groups and states two subsequent regression analyses were run. The responses of agents without degrees were divided by age groups in order to identify relationships between perceived factors and a positive advanced degree decision. The state analyses utilized all responses within each state in hope of capturing state affect on the perception of factors by agents. The use of age and state in analysis allowed the investigator to determine if the significance of factors perceived by agents varied when related to these variables.

The responses of the agents without advanced degrees were divided into three age groups: 1) age 25-35 (n=160), 2) age 36-44 (n=127), 3) age 45-50 (n=103). (See Appendix C-2) The effect of age appears to be: 1) younger agents perceive a larger number of factors as impor-



tant in the advanced degree decision than do older agents, 2) older agents react to administrative persuasion as the most important factor while younger agents are concerned with other factors as well, 3) financial gain and/or economic sacrifice enter into every personal decision or recommendation to new agents except one (the personal decision of agents age 45-50), 4) younger agents perceive better job opportunities as a major positive factor in their decision to secure an advanced degree, and 5) the factor of leaving the Cooperative Extension Service through obtaining an advanced degree enters into the graduate study decision of young agents.

In the state analysis (Appendix C-3), the advanced degree decision related negatively to economic sacrifice and leaving the Extension Service permanently and positively to financial gain and an economic commitment to extension work. It would appear that states in which agents are provided reduced cost for added schooling and increased earnings after securing the advanced degree along with an organizational climate that would increase their desire to remain with the state Extension Service would provide the basis for more agents to secure advanced degrees. Basically, the state analyses substantiated and emphasized the individual analysis regarding factors affecting advanced degree decisions by agents.

The factors considered by county Extension agents as having the most significant effect on their decision-making regarding advanced degrees varies by last degree achieved, age and location. No one factor appears to be the most significant in all cases.

Three major categories of factors have significant effects:

1) Economic, the apparent financial gain obtainable by securing or forsaking an advanced degree and the economic sacrifice involved in graduate study; 2) Personal, the improved competence secured through graduate study or the difficulty perceived informal study toward a degree; and 3) Organizational, the better job opportunities and prestige present, the personal administrative persuasion or supervisor-peer support that influence graduate study and the ability of an agent to gracefully leave the organization all affect the graduate degree decision. None of these factors appears "most significant" in all cases, yet the order of presentation does roughly correspond to decreasing importance taking all regressions into consideration.

Question No. 3 - <u>Does the perception by county Extension agents</u> regarding administrative manipulation of factors affecting the advanced degree decision vary according to the academic degree of the agent?

Indexes of factors perceived to be used by administrators to influence the advanced degree decision of agents were determined by factor analysis. The indexes and their order in the factor analyses by degree status are found in Table 2.



### TABLE 2

ORDER OF INDEXES OF FACTORS PERCEIVED TO BE USED BY ADULT EDUCATION ADMINISTRATORS TO INFLUENCE THE ADVANCED DEGREE DECISION BY PRESENT DEGREE OF ADULT EDUCATORS

Rank of Index in Factor Analysis

<u>Factor</u>	Agent Without Advanced Degree	Agent With Advanced Degree
Economic Advantage	1	2
Better Working Situation	2	1
Reduced Degree Costs	3	7
"Revitalization" Leave	4	6
Informing Clientele	5	5
Participation in Decision-		
Making	6	3
Personal Persuasion	7	4
Provide Non-Degree Learning		
Experiences	8	8

Although agents with and without advanced degrees agree that increased earnings and better working situations are the two primary factors affected by administrators, agents without advanced degrees rank reduced degree costs and granting "revitalization" leave higher than do agents with advanced degrees. The ability to participate in decision-making and the personal persuasion of the administrator are ranked high by agents with advanced degrees.

Regression analyses were computed using selected variables as independent variables, regressing on them the administrative factors and subsequently using the administrative factors as independent variables on which were regressed the personal decision by agents regarding advanced degrees plus the agent's recommendation to new extension agents regarding advanced degrees. (See Appendix C-4). Four administrative factors seem to influence the personal advanced degree decision of agents without advanced degrees; they include a promise of a better working situation (F=13.07\*\*, B=.199), a lack of non-degree learning experiences provided in the organization that compete with graduate study (F=12.44\*\*, B=-.175), increased personal persuasion by the administrator (F=4.88\*\*, B=.110), and reduced cost for the advanced degree (F=4.60\*, B=.105) [MR^2=.116]. Again these agents cite the only administrative factor relating to the new agent's decision would be economic advantage (F=14.16\*\*, B=.184), results that are very similar to those found in previous analyses.

Agents with advanced degrees relate only one administrative factor, economic advantage (F=33.61\*\*, B=.290), to their personal degree decision. This same factor occurs predominantly in their recommendation to the new agent regarding the securing of an advanced degree (F=14.69\*\*, B=.203).



Agents seem to vary by degree in their perception of administrative influence factors on the advanced degree decision. Where agents without advanced degrees perceive administrators influence by providing better jobs, few "competitive" training or non-degree activities and reduced cost for a degree, agents with advanced degree focus only on administrative influence by provision of economic advantage.

Question No. 4 - Do county Extension agents from the group of states having a high percentage of agents with advanced degrees perceive differently administrative manipulation of factors affecting advanced degree decision-making than agents from groups of states with a low percentage of agents with advanced degrees?

It would appear that relationships between the variables identified and the administrative indexes are well defined in states with a high percentage of agents with advanced degrees and almost non-existent in the states with a low percentage of agents with advanced degrees. One could therefore conclude that there is a considerable difference in the perception of administrative manipulation of factors from state to state.

The regression of the administrative indexes on agent personal decisions regarding advanced degrees and the decisions of other agents once again emphasizes the reduced cost, economic advantage and a lack in non-degree learning experiences. In other words, states that assist in making advanced degrees profitable and do not provide alternate non-degree learning activities stimulate advanced degree-secking by agents.

Based on the state regressions (Appendix C-5) it appears that agents do vary by states in their perception of administrative manipulation of factors affecting their degree decision-making. Agents in states with a high percentage of staff members with or planning to obtain advanced degrees perceive administrators reducing cost and increasing earnings to agents with additional graduate degrees. Agents in low percentage states however, either fail to perceive administrative manipulation or this manipulation regarding advanced degrees does not exist. Since this problem focused on agent perception of administrative influence one must conclude that agents in low states do not perceive any systematic advanced degree influence in their state.

Question No. 5 - Which of the factors considered by agents without advanced degrees to be important in deciding whether or not to pursue an advanced degree do they perceive to be overlooked by their administrators?

It is possible to compare the factors identified by agents without advanced degree as important to their degree decision with the administrative factors these same agents identified in order to determine overlooked factors. By comparing these two sets of factors, the factors administrative persuasion, economic sacrifice, financial gain, and better job opportunities seem to be perceived as utilized by many administrators in influencing agents to secure advanced degrees.



The following factors perceived significant in the advanced degree decision of agents without degrees are not perceived by them as being influenced by administrators: reduction of non-degree learning experiences, lowering of formal school entrance requirements, develop agent awareness of the need for improved competence, and provide added prestige for agents with advanced degrees. It must be noted administrators may not have the necessary resources or desire to function in all these "overlooked" areas.

Question No. 6 - <u>Does the present value and internal rate of return for advanced degrees in each state Cooperative Extension Service correlate positively with the percentage of agents obtaining advanced degrees in that state?</u>

Following the analysis of the benefit-cost for advanced degrees in each state Cooperative Extension Service, the present value and internal rate of return did not correlate positively with the percentage of agents currently holding advanced degrees in the state. However, the percentage of agents in the sample responding to the questionnaire from each state that either had an advanced degree or planned to secure one did correlate positively to the present value and internal rate of return in each state. ('able 3) This would seem to indicate a positive relationship between the advanced degree decision and increased economic advantage but interference from other factors in implementation of the decision. Also, present perception as a guide to future behavior is better than present perception of conditions as explanation of the conditions.

An earning stream or the expected annual salary for each year from age 30 through age 65 were calculated for both agents with and without degrees in 36 of the state Cooperative Extension Services having large enough staff to do so. Data were obtained from the Federal Extension Service and the directors of each of the Cooperative Extension Services: the directors were also asked to estimate the costs involved in added schooling plus any financial aids or leave policies available for agents seeking graduate degrees in their states. Based on discounting the earning streams back to age 30 and age 40 and including both opportunity and direct plus added income from fellowships, sebbaticals, etc., the present value was determined for income streams of degree and non-degree agents in each of the 36 states. (See Appendix D-1) Sixteen states showed no financial gain at any interest rates for agents with advanced degrees. In these 16 states an agent without an advanced degree would have lost money by securing the degree. Certainly the income for agents with advanced degrees was usually larger in a single year in a particular state than was the salary identified for agents without degrees. However, when added costs and income were considered and the income streams were discounted back to the decision year it was apparent in 16 states that graduate study resulted in an economic loss by current salary standards.

By comparing the two present values in each state discounted back to decision plints of age 30 and age 40, it was possible to determine an interral rate of return or measure of interest rates at which the two earning streams were equal. (Appendix D-2) The internal rates of return by state varied from less than zero percent to over 20 percent. (Appendix D-3) The national average was 13 percent return on investment for agents making the decision regarding added schooling at age 30 and fifteen percent for agents making the decision at age 40. The added return for investment at the later age arises due to the increased difference between salaries paid nationwide for agents with advanced degrees over agents without advanced degrees during the middle years of the professional career (age 40-50).

The present values and internal rates of return for both age 30 and age 40 were correlated with the percentage of agents in the sample who either planned to get an advanced degree or who have already obtained one. The correlation was significant at the .05 level (Table 3). It is impossible to determine if high economic benefits precludes a large number of agents with advanced degrees or vice versa. The significant relationship that exists does however promote the conclusion that the economic factors of financial gain and reduced economic sacrifice are very important in the decision-making process of adult educators.

CORRELATION MATRIX OF AGENT DEGREE STATUS, PLANS FOR DEGREE DECISION, PERCEPTION OF ECONOMIC ADVANTAGE, PRESENT VALUES AND INTERNAL RATES OF RETURN IN 36 STATES

TABLE 3

	1	2	3	4	5	6	7	
1	1.000							
2.	∙6ĕ2**	1.000						
3	.377**	.488**	1.000					
4	.226	.326*	.336*	1.000				
5	.197	.384*	.313	.681**	1.000			
6	.177	.258	.289	.828**	.723**	1.000		
7	.166	.325*	.192	.599**	.914**	.653**	1.000	
* p <.05=.321 ** p <.01 .413 (36 observations)								

1=% of state agents with advanced degree



<sup>2=%</sup> of sample in each state with degree or planning to get degree 3=Perception of agents in sample of economic advantage provided for advance degree

<sup>4=</sup>Difference between present values discounted at 10% to age 30

<sup>5=</sup>Difference between present values discounted at 10% to age 40

<sup>6=</sup>Internal rate of meturn - age 30

<sup>7=</sup>Internal rate of return - age 40

Question No. 7 - <u>Do the benefits and costs of an advanced degree</u> perceived by an Extension agent correlate positively with the objectively estimated net earnings benefit in that state?

The perception of net earning benefits for this analysis was obtained by securing the mean perception of economic advantage for each of the 36 states from those responding to the questionnaire used in this study. By correlating this mean against the objectively estimated earnings benefits (present values and internal rates of return) a significance at the .05 level was obtained. (See Table 3)

Based on this finding one might conclude that an adult educator is an "economic man". Although rationality of decision-making is certainly not perfect, it would appear that county Extension agents accurately perceive economic benefits available to them by the added investment in graduate study. And based on other analyses, these same county Extension agents (at least at the margin) make graduate study decisions based on their economic knowledge.

# A Conceptual Look at the Findings

In responding to the questions developed for this study, a number of difference statistical and experimental systems have been used by the investigator. The bits and pieces of the problem need reassembling into a broad conceptual view of the advanced degree decision and how administrators may affect it within an adult education organization.

First, economists have been correct (or at least convinced adult educators they are correct) in assuming an important priority on an individual's ability to measure in some manner the benefit-cost of investment in his own education. Apparently through formal or informal means, an adult educator does rely on his perception of the economic value achievable through an added advanced degree and the cost in lost income and direct expense in obtaining the degree in making a decision about further formal schooling.

The relative timing of the graduate study is also affected by many other factors including the better jobs that may be available, the need for improved competence in his job, the prestige he might secure, and the relative "pressure" either applied or not applied by administrators in his organization and his peers. Personal problems such as difficulty with formal school participation can also affect the time when an agent will seek graduate training.

Administrators in educational organizations influence both the decision of staff mombers relative to advanced degrees and the decision's implementation. Administrators who provide financial gain, reduce costs, make personal appeals and give general administrative support to advanced schooling do effectively influence more staff members to seek degrees. Surprisingly administrators who provide additional educative experiences such as in-service training may in some cases inhibit advanced degree study by staff.



The advanced degree decision appears to require a personal and individual solution by adult educators. Certainly many factors intervene in the decision by the eudcators look to different factors for "others" than they do in their own case. Thus, just as individual learning is a private phenomenon so is the act of deciding about formal education.

# Implications of the Study

The implications of this study are presented in four categories: implications for the researchers of adult education, implication for adult educators, implications for administrators of adult education institutions and implications for legislators appropriating money to adult educational institutions.

Implications for researchers in the Field of Adult Education

This study provides researchers in adult education with a series of concepts to consider in expanding or improving knowledge about the education of both adults and adult educators. These concepts include:

- l) The methodology in the study. The methods used in this study combine the socio-psychological approach often used in educational research with an organizational approach in looking at decision-making. Added to these two disciplines is a third, the economics of education, which provides a new method of examining the problem. The combination of these approaches allowed conclusions to be reached after comparisons of results from all three systematic observations of the same population.
- 2) Participation in graduate study. This investigation provides the field of adult education with knowledge of the decision-making process of its practitioners toward their own continuing education. The factors identified and ordered provide a basis for comparison with factors proposed by others when studying adults utilizing adult education opportunities. The apparent focus on economic advantage and professional development permit greater understanding of adult educators themselves as well as the clientele.
- 3) Administrative influence. This study increases the perspective of adult education researchers on how administrators influence staff member decisions within the largest adult education institution in the world. This fact alone provides a basis for further studies of other educational organizations along with providing investigators in other disciplines a base for organizational research. The results of this study clearly show the large effect administrators have on decisions made by staff members in their organization.

## Implications for Adult Educators

Implications are offered to adult educators facing the advanced degree decision. Based on this study, groups of adult educators could: 1) seek to provide financial aid to reduce economic sacrifice.



Groups of adult educators could organize and secure fellowships, scholarships, sabbatical leave or any type of financial aid in order to reduce the economic sacrifice of graduate study. 2) Request and utilize non-degree learning activities without replacing graduate study for securing increased competence. 3) Support development of salaries that provide financial gains to agents with advanced degrees. Obviously, earning streams in many states are based on factors other than advanced degrees; this may be a desirable practice. If, however, the number of agents within a state who have advanced degrees is to be enlarged, differentiated net income by degree may be a method of achieving this objective.

Based on this study, it would appear that adult educators should plan to secure the advanced degree at a young age if at all possible. A primary reason for this implication is the fact that the graduate degree can be achieved at less cost at an earlier age due to less opportunity cost of earnings foregone.

Many agents appear to obtain advanced degrees even in states where a financial loss is incurred with an advanced degree. Likewise some agents do not obtain advanced degrees in states where the return on investment is high. Obviously the decision to return for graduate study is a very personal one. If agents reside in states where some factors appear to be of greater influence than is the case nation-wide efforts at altering this factor may result in more advanced degrees by agents than would a larger salary. For example if no graduate school curriculum is available to assist agents improve their competence within a state, provision of an adequate program may positively influence agent degree-seeking behavior much more effectively than substantial salary increases or reduced study costs.

# Implications for Administrators of Adult Education Institutions

The study offers the following implications to the administrators of adult educational institutions seeking to influence agents toward graduate study:

- l) Provide more fellowships, scholarships, or other sources of financial aid for graduate study. Reduced cost for graduate study seems to influence the advanced degree decision of many agents.
- 2) Provide differentiated earning streams and increased financial gain for staff members with advanced degrees. Agents seem to measure accurately the relative return on investment in graduate study. Thus if advanced degrees have a high priority some economic evidence is necessary.
- 3) Reduce the organizational emphasis on in-service training as a substitute for graduate study. Agents seem to look to nondegree learning activities as a method of improving competence.



Care should be taken to avoid "competition" between degree and nondegree activities.

4) Promote the earning of advanced degrees among Extension agents through the use of personal administrative persuasion. The personal contact of a supervisor appears to legitimize the importance placed within an organization on advanced degree-seeking.

The general lack of perception of administrative influence regarding advanced degree-seeking evident in some states supports improved goal identification and communication by administrators. It is apparent that what is presumed to be clear regarding many administrative influences by administrators is not clear to the staff members.

# Implications for Legislators

This study offers the following implications to legislators seeking to provide incentives for adult educators to obtain degrees:

- 1) Funds are helpful in encouraging graduate study. Funds for reducing the cost of graduate study and also for differentiating income streams for staff members with graduate degrees appear to be appropriate ways of encouraging advanced degree-seeking behavior.
- 2) Legislators should insist that economic aids be accompanied by other factors such as personal administrative persuasion, added prestige and graduate curricula important to improving adult educator competence. Legislation such as the Education Professions Development Act should provide guidelines including other forms of administrative influence in addition to the inclusion of funds in order to better reach the overall goals of the legislation.
- 3) Require development of a comprehensive organizational goal of improved performance through professional improvement of staff by formal and informal means. Legislators hoping to encourage adult educators to do graduate work should consider as a requirement the development of supplemental continuing education for staff members rather than learning activities competing with graduate degree programs.

The implications for legislators listed assume that educators should obtain advanced degrees and legislators have some responsibility to encourage and expedite this practice. These assumptions are based on the concept of adult education itself and the historical practice of legislators providing leadership in providing directions through funding practices. Most adult educators function on the philosophy that added schooling is beneficial to the individual. Certainly adult educators are individuals who are vitally important to the achievement of a literate knowledgeable citizenry. As such state and federal legislators have not only an opportunity but a responsibility to improve the professional skill and competence of these educators through methods like supporting graduate study.



# Limitations of the Study

A major limitation to the generalizability of the findings of the study was the restriction of the sampling to one adult education organization. In most cases, the Cooperative Extension Service has accentuated the need for improved competence and graduate degrees for its employees. Although utilization of many organizations might have been helpful, the results from this study would appear to have merit not only in other adult educational institutions but also in other organizations encouraging staff member graduate study.

A second limitation of the study was the exclusion of part-time graduate study in determining present values and internal rates of return. Bringing in part-time study would have provided a whole host of new variables in the economic analysis.

Another limitation of the study was the securing of salary data and the perception on the written questionnaire from the respondents with a one year time lag. This lag was not thought to alter the results to any great extent.

### Suggestions for Future Research

This study provides a basis for related research in adult education. Four of the possible directions for research include:

- l) An enlargement of this study to include other adult educational organizations to compare how organization objectives alter staff perception and action. A future study may want to look at adult educational organizations other than the Cooperative Extension Service such as public school adult education, labor union education, libraries, correspondence courses and a host of other organizations to see if the priority and kinds of adult education alter the results secured.
- 2) A study, conducted on a single organization in a longitudinal manner would determine changes that occur naturally in the perception of factors affecting graduate study by staff members. When does the organizational climate within an adult organization change from a negative to positive attitude toward advanced degrees? How much do staff members vary in their perception of factors related to advanced degrees as they function within an organization? A longitudinal study would be essential in answering these questions.
- 3) An experimental study of the factors identified by this study within an organization to note changes in the graduate degree-seeking behavior of staff members is needed. As an example, if an organization were selected in which economic sacrifice were reduced and/or financial gain increased, the results in the perception of degree-seeking by staff members would be an important addition to the knowledge reported in this study.



4) Future studies may be focused on a more precise identification of factors in order to develop a framework capable of accurately predicting the degree decision of an individual at the time of his hiring. Organizations that depend on staff member advanced degrees for funding would find such a framework extremely desirable.

# A Concluding Note

This study has provided a general guide to the decision-making of county Extension agents as they face the problem of securing an advanced degree. The findings may be interpreted to describe the county agent as a rational analytical "economic man" influenced by personal advancement in financial resources and career. The experience of the author is the source of many exceptions to this description. A large number of county agents have secured advanced degrees based on what must be termed economic irrational reasons. County agents have developed a reputation among clientele of being knowledgeable, up-to-date adult educational leaders. This study does not dispute this fact but rather accentuates the use of knowledge by these adult educators as they make a personal decision.

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Appendix A

Questionnaire Sent to Agents

Without Advanced Degree



1)

# Appendix A

### Questionnaire Sent to Agents Without

### Advanced Degree

### ADVANCED DEGREE DECISION-MAKING QUESTIONNAIRE

The following questionnaire has been prepared to obtain your ideas on advanced degrees for county agent. For the purpose of this study, advanced degrees are considered A DEGREE BEYOND A BACHELOR'S DEGREE in any field of study. The questionnaire is divided into four parts that have questions composed to provide a short (and relatively painless) answering session for you. The entire process should not take more than 30 minutes to complete.

Please read the instructions for each part carefully, and check the answers that best express your ideas about the subject. Your name has been selected at random from the list of county agents in the United States; your answers will be combined with those of other agents in the sample and will be confidential and never used or identified individually. The results of your answers, in combination with answers from your co-workers, will be valuable for aiding county agents and Cooperative Extension administrators make future individual or policy decisions about advanced degrees. These individual or policy decisions may then affect the extent to which the Cooperative Extension Sorvice places emphasis on advanced degrees.

According to my records you \_\_\_\_\_ do have an advanced degree at this time. If my information is inaccurate, please return this questionnaire to me without completing it, and I will send you the proper form. If the information is correct, please give me your frank answers to the following questions.

### PLEASE RETURN BY SEPTEMBER 15 TO:

Patrick Borich, District Supervisor County Extension Work Cooperative Extension Service University of Minnesota Coffey Hall St. Paul, Minnesota 55101



### Part A: Your Vital Statistics

## Instructions:

Please check the one reply for each question that best applies to you. Answer all questions based on the situation  $\underline{\text{today}}$ ; that is, if you will be age 35 tomorrow, you would reply age 34 for question 1.

NOT	E: Please disregard the numbers foun be used to code your answers for			These numbers will
1.	(10, 11) What is your age?			•
2.	(12) What is your present marital s  1. single 2. married without child 3. married with children 4. married with children 5. widowed or divorced w 6. widowed or divorced w	ren not at home at home ithout children at h	(13) number nome e (13) number	
3.	(14, 15) How many years have you wo work in other states.)	rked for the Coopera	ative Extension Servi	ce? (Please include
4.	1. less than grade 8 2. grade 8 3. grade 12 4. two years of college 5. bachelor's degree 6. bachelor's degree plus some graduate study 7. master's degree 8. master's degree plus some graduate study 9. doctor's degree	(16) Your Father  1. 2. 3. 4. 5. 6. 7. 8.	(17) Your Mother  1. 2. 3. 4. 5. 6. 7. 8.	(18) Yourself  1 2 3 4 5 6 7 8 9
5.	(19, 20) Were either of your parent  (19) Your Fat  1. yes 2. no 2.	her (20) Your h		
6.	(21) In your present position, are county extension office?    1yes		s administratively re	sponsible for your

1.	If you were to consider returning for an advanced degree, what college or university would you plan to attend? (If you already have an advanced degree, which college or university did you attend?) Please name one.
8.	(22, 23, 24) How far is the college or university named in question 7 located from your presentation.
9.	(25, 26) How many hours does it take to drive by car from your home to the college or university named in question 7?
10.	(27) What would you estimate your direct costs to be for an advanced degree if or when you attended the college or university named above? (Direct costs include tuition, books, and any other educational expenses exclusive of living costs.)         1less than \$250       5\$1,001-\$1,250         2\$251-\$500       6\$1,251-\$1,500         3\$501-\$750       7over \$1,500 (If over \$1,500, please estimate the approximate amount)
i1.	(28) Do you have any physical ailments that would prevent you from attending graduate school?  iyes 2no
12.	(29) Do any of your brothers or sisters have (or are working toward) advanced degrees?  1yes 2no
13,	(30) Do any of your wife's brothers or sisters have (or are working toward) advanced degrees?  1yes 2no

PLEASE GO TO PART B

### Part B: The Value of an Advanced Degree

#### Instructions:

The questions in this section will require you to make an estimate of the possible value of an advanced degree to you. The answers you give should not be based on mathematical calculations but rather should be your opinion of what an advanced degree might mean to you (sometimes this is referred to as a "guesstimate"). With the exception of questions 1 and 4, each question can be answered by checking one appropriate box.

	Nature of Job	Date Started Month Year	
	(31)		
			<del></del>
	(32)		
	(33)		
2.	(34, 35)       Please check your present annual salary from the Coope         01.       under \$6,000       07.       \$11,000-         02.       \$6,000-\$6,999       08.       \$12,000-         03.       \$7,000-\$7,999       09.       \$13,000-         04.       \$8,000-\$8,999       10.       \$14,000-         05.       \$9,000-\$9,999       11.       \$15,000-         06.       \$10,000-\$10,999       12.       over \$16	\$11,999 \$12,999 \$13,999 \$14,999	on Service.
3.	(36) How do you expect your annual salary 5 years from now will present? (without an advanced degree)  1.	rger in 5 year larger in 5 ye	s ars
٠.	(37) Think of the most attractive (or least unattractive) salar to hold other than a job with the Cooperative Extension Service. be as specific as possible:		
ö.	(38) Under what salary conditions would you accept this job rat agent's position?  1more than 20% less in the alternative 210-19% less in the alternative job 3approximately the same (+ or - 10%) 410-19% more in the alternative job 520-29% more in the alternative job 630-39% more in the alternative job 740-49% more in the alternative job 850% or more 9you wouldn't accept another job no matter what the		present county



6.	(39) Disregarding your answer to question 5, if you were to take such a job (named in 4), how do you think your pay actually might compare with what you are now earning?  1. more than 20% less in the alternative 2. 10-19% less in the alternative job 3. approximately the same (+ or - 10%) 4. 10-19% more in the alternative job 5. 20-29% more in the alternative job 6. 30-39% more in the alternative job 7. 40-49% more in the alternative job 8. 50% or more
7.	(40) If you were to take such a job (named in 4), how do you think your earnings would compare with those in the Extension Service 5 years from now?  1.
8.	(41) Suppose you received an advanced degree within the next five years. How would your salary then compare with your estimated salary in the Cooperative Extension Service without an advanced degree at the same time?  1same 210-19% larger with an advanced degree 320-29% larger with an advanced degree 430-39% larger with an advanced degree 540-49% larger with an advanced degree 6over 50% larger with an advanced degree
9.	When is (or would have been) the most opportune time for you to secure an advanced degree?  1. before joining the Extension Service 2. 1-5 years after joining the Extension Service 3. 6-10 years after joining the Extension Service 4. 11-15 years after joining the Extension Service 5. 16-20 years after joining the Extension Service 6. over 21 years after joining the Extension Service
0.	How much difficulty did you (or would you) have getting admitted to graduate school?  I had no trouble  it took some doing to get me admitted  it took a long hard process before I was admitted  have not been admitted to graduate school



11. (44) With regard to obtaining an add  1get an advanced degree  2postpone the decision of the decision of the decision of the decision of the degree of the	until some future date
	ITH 1, ANSWER SECTION A OF QUESTIONS 12-14 AND OMIT ITH EITHER 2 OR 3, OMIT SECTION A AND ANSWER SECTION B.
12-14. Section A <u>or</u> B. Rank the THREE my you identified in question 11.	ost important reasons for the advanced degree decision
Section A (If 11 was answered 1)	12. (45, 46)  Check the most important reason  Check the 2nd most important reason  Check the 2nd most important most important reason  Check the 3d most important reason  tant reason
Increased earnings Desire for another job To gain prestige in the Extension Service To develop new competencies To gain esteem from my clientele To become reoriented to Extension work So I can get away from my work for a while Because I enjoy the academic life The cost of schooling will be low because of financial aids available I will be personally more satisfic with an advanced degree Graduate school is convenient for me All the agents are getting advance degrees My supervisor is encouraging me to do it My family feels that I should go school I can be better prepared to leave Extension if I get a degree I don't anticipate any difficulty with graduate study Other	(03) (04) (05) (06) r (07) (08) - (09) ed (10) (11) ed (12) o (13) to (14) (15)
(please identify)	. (17)

39

A-6

Section B (If ll was answered 2 or 3)	12. (45, 46) Check the most important reason	(47, 48) Check the 2nd most important reason	(49, 50) Check the 3d most important reason
No increased earnings	(01)		
No desire for another job No added prestige in the Exten- sion Service for advanced	(01)		
degrees	(03)		
I can secure added competencies	44.1		
by other means My clientele would resent my	(04)		<del></del>
advanced degree	(05)		
I can become reoriented to			
Extension work by other means	(06)		
I hesitate to get away from the county for any length of time because my program would suffer	(07)		
I dislike studying	(07) (08)		
I don't have the money for an	(00)		
advanced degree I can find no satisfaction with	(09)		
an advanced degree	(10)		
Graduate study is not convenient			
for me Few of my county agent friends	(11)		
have advanced degrees  My supervisor doesn't care whether	(12)		
I get an advanced degree or not	(13)		
My family discourages me	(13)		
I can leave Extension before I	44 = 3		
get a degree Graduate study may be too diffi-	(15)		
cult for me	(16)		
Other			
	(17)		
(please identify)			



15.	(51) If you were asked to advise a 22 year old man with a bachelor's degree just beginning county extension work about whether to obtain an advanced degree or not, what would you advise him?
	<ol> <li>do not get an advanced degree</li> <li>I am uncertain what I'd advise him</li> <li>get an advanced degree</li> </ol>

IMPORTANT: 1F YOU ANSWERED QUESTION 15 WITH 3, ANSWER SECTION A OF QUESTIONS 16-18 AND OMIT SECTION 8. 1F YOU ANSWERED QUESTION 15 WITH EITHER 1 OR 2, OMIT SECTION A AND ANSWER SECTION B.

16-18. Section A or B. Rank the THREE most important reasons you advised the young agent regarding an advanced degree the way you did in question 15.

Section A (If 15 was answered 3)	16.	(52,53) Check the most important reason	17.	(54,55) Check the 2nd most important reason	18.	(56,57) Check the 3rd most imp- ortant reason
It will result in increased						
earnings.	(01)	)				
Better jobs will be available						
because of it.	(02)					
He will have more prestige					-	
within the organization.	(03)					
He will develop new essontial	(,					
competencies.	(04)					
The clientele respects agents	(0,,					
with advanced degrees more	.( 05)	1				
It will better orient him to	. ( )				-	
Extension work	(06)					
It will give him a chance to	(00,				-	
leave the county for						
awhile.	(07)	1				
He will enjoy studying.	(0,7)					
The cost of graduate school	(00)	<del></del>			-	
will be low because of						
financial aids available.	(00)					
He will receive much Personal	(5)	<del></del>		<del></del>		
satisfaction from it.	(10)					
Graduate study is relatively	(10,					
convenient now.	/11	l				
	(11)				-	
All the agents are getting	(12)	)				
advanced degrees.	(12,	·———			-	<del></del>
He'll improve his relation-	(12)					
ship with his supervisor.	(1)	·			-	
His family will be proud of						
hím.	(14)					
He should go to school while						
good study habits prevail.	(13)	'			-	
Other						
	(10)				-	
(please identify)						





ection B	(If 15 was answered 1 or 2)	16.	(52,53) Check the most important reason		(54,55) Check the 2nd most important reason		(56,57) Check the 3rd most impor- tant reason
	The degree will result in no	(6)					
	increased earnings.	(01,	)				
	No better jobs will be availab	102					
	because of degree.		)	•			
	The degree will bring no added	, (U)	)				
	organizational prestige. New competencies can be added	(0)	'	•			
	in other ways besides 8180-						
	uate school.	104					
	The clientele does not care	( ) ,		•			
	about advanced degrees.	(05)	)				
	Other methods of orientation t	0	·	•			
	Extension are better than	-					
	graduate study.	(06)	)				
	The Extension program is bette			•			
	off if an agent does not						
	leave his county for ex-						
	tended periods of time.	(07)	)				
	Good extension agents do not						
	like studying.	(08)					
	Graduate school costs a lot of						
	money regardless of fellow-						
	ships, scholarships, etc.	(09)			·		
	I doubt if an agent can get						
	personal satisfaction from						
	securing an advanced						
	degree.	(10)	)				
	Graduate school is still rela-						
	tively inconvenient to most						
	agents.	(11)	·				
	Few agents are getting ad-	(12)	•				
	vanced degrees. Supervisors will treat him the	(12,		-			
	same whether he has a de-						
	gree or act.	/13	<b>\</b>				
	His family will be better off	(13,	' <del></del>	-	~		
	without suffering through						
	graduate school.	(14)	)				
	He should get experience be-			•			
	fore thinking about grad-						
	uate school.	(15)	)				
	otner						
		(16)	)				
	When would you recommend the 22 i. right after he receive after working 3 years when he is eligible for when his supervisor for	ye. s h	is undergraduate sabbatical leav	n to deg	obtain his adva	nced	degree?

PLEASE GO TO PART C

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### Part C: Factors Considered In Deciding About Obtaining Advanced Degrees

#### Instructions:

In reaching a decision about obtaining an advanced degree many county extension agents consider different factors as being important. The following statements are examples of factors some agents feel are important. Would you consider each statement based on your reply to question 11 in part B which shows your decision about an advanced degree for yourself? The statements below exhibit many different points of view. Indicate the extent of your agreement or disagreement in each case as it relates to your degree decision by checking the appropriate column:

		Agree Strongly	Agree Mildly	Disagree Mildly	Disagree Strongly	No O <b>p</b> inion
1.	(10) Agents make more money after getting advanced degrees.					
2.	(II) I will be able to move to a better county job by getting an advanced degree.					
3.	(12) An agent with an advanced degree has more prestige than an agent without an advanced degree.					
4.	(13) My present job would be done more effectively if I had an advanced degree.					
5.	(14) My county clientele would think more of me as an educator if I had an advanced degree.					
6.	(15) Most of my neighboring county agents have advanced degrees.					
7.	(16) After a few years in a county, one excellent method of escaping from the county (but remaining in Extension work) is to return for an advanced degree.					
8.	(17) If I got an advanced degree, it would be easier for me to leave the Cooperative Extension Service than it is now.					
9.	(18) I really enjoyed studying in college while an undergraduate.					
lo.	(19) Graduate study would probably be too difficult for me.					
11.	(20) Fellowships, scholarships, and sabbatical leaves allow an agent to obtain an advanced degree without much financial loss.					



Part C.	continued	Agree Strongly		Disagree Strongly	
12.	(21) My supervisor has been privately suggesting to me that I get an advanced degree.		·		
13.	(22) My family thinks my getting an advanced degree is important and essential.				
14.	(23) After an absence, an agent can fit into county agent work better if he secures a degree before returning.				
15.	(24) I believe graduate school could help me achieve my potential as a human being.				
16.	(25) The distance from an agent's home to graduate school classes is not very important today.				
17.	(26) Degrees and annual salaries have very little relation to one another in Extension.				
18.	(27) 1 don't need an advanced degree to get a more desirable job.		 	1	
19.	(28) An advanced degree for me would result in added recognition from others in the Extension Service.				
20.	(29) The people in my county are demanding more knowledge and skills of me; an advanced degree would help meet this demand.				
21.	(30) Other agents are held in high esteem by the people in their counties because of advanced degrees.				
22.	(31) If I went back to school for an advanced degree, my county agent friends might tease me about being overly ambitious.				
23.	(32) In the final analysis, I can be of more service to my county and/or community by working here on the job rather than attending graduate school.				
24.	(33) It appears to me that most of the agents who get an advanced degree stay with the Cooperative Extension Service.				



Part C.	continued	Agree Strongly		Disagree Mildly	Disagree Strongly	No Opinion
25.	(34) I think obtaining an advanced degree would be an enjoyable experience primarily because of the people I'd meet at school.					
26.	(35) When I consider graduate study, I feel the work would be relatively easy since I had little trouble with previous schooling.					
27.	(36) While away at graduate school, agents do not get their annual raises in salary.					
28.	(37) I honestly believe my supervisor is opposed to agents getting higher degrees than he has.					
29.	(38) My family is too involved in the activities of our community to even consider our leaving for graduate school.		·			
30.	(39) Agents who desire reorientation into Extension obtain it without securing a degree.					
31.	(40) Agents who say they get personal satisfaction from graduate study are generally trying to conceal another reason for attending like an increased salary or better job.					
32.	(41) The fact that graduate courses are being offered close to an agent's home is important for encouraging agents to obtain degrees.					
33.	(42) I need an advanced degree to get the higher salaried jobs outside of Ex- tension.					
34.	(43) I can get any job I'd really like in Extension without an advanced degree.					
35.	(44) An advanced degree has nothing to do with prestige among workers in the Extension Service.					
36.	(45) I can secure ample improved or different knowledge and skills without getting an advanced degree.					·
37.	(46) My academic degree has little to do with what others in my county think of me as a county agent.					



Part C.	cont inued	Agree Strongly	Agree Mildly	Disagree   Mildly	Disagree Strongly	No Opinion
38.	(47) The county agent's association in my state encourages us to get advanced degrees.					
39.	(48) In my county I work long hard days; if I went to graduate school I could spend more time with my family and live a more normal life for a while.					
40.	(49) Generally an agent who wants to leave the Cooperative Extension Service does not get an advance degree before leaving.					
41.	(50) If I could do anything I wanted to do, I'd prefer reading books, attending classes, or some other form of learning.					
42.	(51) I can learn practical information readily, but find it difficult to learn the theoretical material needed for graduate study.					
43.	(52) I simply cannot afford the immediate cost of an advanced degree.					
44.	(53) The administrator in my area feels that an advanced degree is necessary for me.			_		
45.	(54) My family would object if I left them home alone and returned for an advanced degree.					
46.	(55) An individual newly hired in Extension with experience from another organization will not become acquainted with Extension in graduate school.					
47.	(56) Conquering graduate study by obtaining a degree is the type of challenge I enjoy.					
48.	(57) Before an agent even considers the convenience of the location of graduate school, he makes the decision whether to secure an advanced degree or not.					



# Part D: The Effect of Your Extension Service Administrators on Advanced Degree Decisions

#### Instructions:

The administrators of a state Cooperative Extension Service may affect an individual agent's decision about securing an advanced degree. One obvious method is by hiring only agents with advanced degrees. Another method often used is to attempt to encourage experienced agents to return for graduate study. The ways an administrator can affect an agent's decision in the second method often vary from administrator to administrator or from state to state.

The following statements describe various ways some administrators attempt to influence experienced agents to secure advanced degrees. Please read each statement and give your opinion about how frequently the idea expressed occurs in your Cooperative Extension Service. Remember your reply is confidential - so be frank with your responses. Check the one most appropriate column for each statement.

<u>In</u>	my Cooperative Extension Service:	Always	Often	Seldom	Never	Uncer- tain
1.	(10) An agent who secures an advanced degree is offered a new and better position.					
2.	(11) An agent with an advanced degree is respected by administrators more than an agent without one.					h <b></b> -
3.	(12) Advanced degrees are considered by administrators as the most important method of improving the competence of an agent.		_			
4.	(13) An agent is encouraged to get an advanced degree when he is required to leave a county for some reason.					
5.	(14) An agent who returns for an advanced degree is paid well enough through fellowships, scholarships, or sabbatical leaves to almost meet the annual salary he had before leaving the county.					
6.	(15) The agent is encouraged to secure an advanced degree personally by his supervisor.					
7.	(16) The local county people are provided fill-in agents by the administrators when the permanent agent leaves for graduate school.					
8.	(17) An agent with an advanced degree is paid a higher salary than an agent without an advanced degree.					
9.	(18) If an agent wants a choice in county positions, he is told to get an advanced degree.					
10.	(19) Administrators give added preferred responsibility such as committee work to agents with advanced degrees.					
11.	(20) Agents are told by administrators that advanced degrees are badges of competence which are needed to successfully relate to industries, organizations and educational institutions.					



<u>Par t</u>	D. continued		1	1	. 1	Uncer-
<u>In</u> m	y Cooperative Extension Service:	Always	Often	seldom	Never	
12.	(21) An agent who becomes bored with his job is encouraged by his administrator to return for an advanced degree					
13.	(22) An agent who returns for an advanced degree continues to get salary increases despite his absence.					
14.	(23) An agent will return for an advanced degree based on private conversations with his immediate supervisor.					·
15.	(24) When an agent leaves for graduate school in our state, his administrator informs the county people of the reason for and value in his absence.					
16.	(25) Agents without advanced degrees generally work in the lower paying counties.					
17.	(26) Agents with advanced degrees are offered positions which permit them to work with more interesting people or organizations.					
18.	??) Agents with advanced degrees get higher rank than do gents without advanced degrees.					
19.	(28) Our administrators insure that advanced degrees can be considered as an indication of an agent's increased skill and knowledge by helping to provide relevant graduate courses.					
20.	(29) When an agent's work begins to decrease in quantity and/or quality, an administrator will suggest graduate study.					
21.	(30) Agents can obtain an advanced degree without a large economic sacrifice.					
22.	(31) Supervisors are generally friendlier to agents with advanced degrees.					
23.	(32) The local extension council in the county is always informed by an administrator when the agent decides to return to graduate school.					
24.	(33) Considering both the costs and benefits of obtaining an advanced degree an agent makes a financial profit by getting an advanced degree.					

THANK YOU.

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Appendix B

Questionnaire Sent to Agents

With Advanced Degree



### Appendix B

### Questionnaire Sent to Agents With

### Advanced Degree

#### ADVANCED DEGREE DECISION-MAKING QUESTIONNAIRE

The following questionnaire has been prepared to obtain your ideas on advanced degrees for county agents. For the purpose of this study, advanced degrees are considered A DEGREE BEYOND A BACHELOR'S DEGREE in any field of study. The questionnaire is divided into four parts that have questions composed to provide a short (and relatively painless) answering session for you. The entire process should not take more than 30 minutes to complete.

Please read the instructions for each part carefully, and check the answers that best express your ideas about the subject. Your name has been selected at random from the list of county agents in the United States; your answers will be combined with those of other agents in the sample and will be confidential and never used or identified individually. The results of your answers, in combination with enswers from your co-workers, will be valuable for aiding county agents and Cooperative Extension administrators make future individual or policy decisions about advanced degrees. These individual or policy decisions may then affect the extent to which the Cooperative Extension Service places emphasis on advanced degrees.

According to my records you \_\_\_\_\_ do have an advanced degree at this time. If my information is inaccurate, please return this questionnaire to me without completing it, and I will send you the proper form. If the information is correct, please give me your frank answers to the following questions.

#### PLEASE RETURN BY SEPTEMBER 15 TO:

Patrick Borich, District Supervisor County Extension Work Cooperative Extension Service University of Minnesota Coffey Hall St. Paul, Minnesota 55101



### Part A: Your Vital Statistics

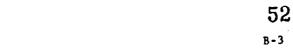
### Instructions:

Please check the one reply for each question that best applies to you. Answer all questions based on the situation today; that is, if you will be age 35 tomorrow, you would reply age 34 for question 1.

١.	(10, 11) what is your age?
2.	(12) What is your present marital status?  1single 2married without children 3married with children not at home 4married with children at home (13) number 5widowed or divorced without children at home 6widowed or divorced with children at home (13) number
3.	(14, 15) How many years have you worked for the Cooperative Extension Service? (Please include work in other states.)
4.	(16, 17, 18) What is the highest grade in school achieved by:
	(16) Your Father (17) Your Mother (18) Yourself  1. less than grade 8
5.	(19, 20) Were either of your parents teachers?
	(19) Your Father (20) Your Mother  1. yes 2. no 2 2
6.	(21) In your present position, are you the agent who is administratively responsible for your county extension office?  1yes 2no

7.	If you were to consider returning for an advanced degree, what college or university would you plan to attend? (If you already have an advanced degree, which college or university did you attend?) Please name one.
8.	(22, 23, 24) Now far is the college or university named in question 7 located from your presentations? Give approximate number of miles.
9.	(25, 26) How many hours does it take to drive by car from your home to the college or university named in question 7?
10.	(27) What would you estimate your direct costs to be for an advanced degree if or when you attended the college or university named above? (Direct costs include tuition, books, and any other educational expenses exclusive of living costs.)
11.	(28) Do you have any physical ailments that would prevent you from attending graduate school?  1yes 2no
12.	(29) Do any of your brothers or sisters have (or are working toward) advanced degrees?  1yes 2no
13.	(30) Do any of your wife's brothers or sisters have (or are working toward) advanced degrees?  1yes 2no

PLEASE OO TO PART B





#### Fart B: The Value of an Advanced Degree

### Instructions:

The questions in this section will require you to make an estimate of the value of your advanced degree. The answers you give should not be based on mathematical calculations but rather should be your opinion of what an advanced degree has meant to you (somtimes this is referred to as a "guesstimate"). With the exception of questions 1 and 5, each question can be answered by checking one appropriate box.

		Date St		Date Ter	
	Nature of Job	Month	Year	Month	Year
	(31)				
	(32)				
	(33)				
2.	(34, 35) Please check you present annual salary from the Cooper	ativa Fi	toncia	Cornical	
٠.	01under \$6,000	11.999	itelistoi	i beivice.	
	02. \$6,000-\$6,999 08. \$12,000-\$	12,999			
	03. \$7,000-\$7,999 09. \$13,000-\$	13.999			
	04. \$8,000-\$8,999 10. \$14,000-\$	14,999			
	04. \$8,000-\$8,999 10. \$14,000-\$ 05. \$9,000-\$9,999 11. \$15,000-\$	15,999			
	06. \$10,000-\$10,999 12. over \$16,	000			
<b>5</b> .	(36) Hew do you expect your annual salary 5 years from now will	compare	with v	what you e	arn at
	present?				
	1.       same as new       5.       40-49% lar         2.       10-19% larger in 5 years       6.       over 50% l         3.       20-29% larger in 5 years       7.       will proba	ger in !	years		
	2. 10-19% larger in 5 years 6. over 50% 1	arger i	i 5 year	rs	
	320-29% larger in 5 years 7will proba	bly be a	etired		
	430-397 targer in 5 years				
٠.	(37) What would your salary be like now if you did not have an	advance	degree	e? Compar	e it to
	your present salary: 1. over 50% smaller without the advanced degree				
	2 40-497 smaller without the advanced degree				
	2. 40-49% smaller without the advanced degree 3. 30-39% smaller without the advanced degree				
	4. 20-29% smaller without the advanced degree				
	510-19% smaller without the advanced degree				
	6. approximately the same (+ or - 10%)				
	7. over 10% larger without the advanced degree				
	(20) Which of the control of the con				
5.	(38) Think of the most attractive (or least unattractive) salar to hold other than a job with the Cooperative Extension Service.	red lop	that yo	ou are qua	1111ed
	low (be as specific as possible):	riease	aame i	ints one 1	oo ne•



6.	present county agent's p  1	onditions would you accept this job (named in 5) rather than your sition?  20% less in the alternative so the alternative job cly the same (+ or - 10%) e in the alternative job e
7.	do you think your pay ac  1. more than 2. 10-19% 1c 3. approxima 4. 10-19% mo 5. 20-29% mo	nswer to question 6, if you were to take such a job (named in 5), how ually might compare with what you are now earning?  20% less in the alternative job ely the same (* or - 10%) e in the alternative job
8.	with those in the Extens  1. at least  2. 10-19% le  3. approxima  4. 10-19% mo  5. 20-29% mo  6. 30-39% mo  7. 40-49% mo	such a job (named in 5), how do you think your earnings would compare on Service 5 years from now?  0% less in the alternative job 5 years from now in the alternative job 5 years from now ely the same (+ or - 10%)  e in the alternative job 5 years from now ore in the alternative job 5 years from now
9.	1befere jo 21-5 years 36-10 year 411-15 yea 56-20 yea	, did you receive your advanced degree? ning the Extension Service after joining the Extension Service after joining the Extension Service s after joining the Extension Service s after joining the Extension Service arts after joining the Extension Service
10.	1I had no 2it took s	did you have getting admitted to graduate school? rouble me doing to get me admitted ong hard process before I was admitted



Part B. o	continued							
1	With regard to your decision satisfied it was the common satisfied it was not satisfied it was common to sure if it was common sure	correct decision for the correct decision	you for you					
IMPORTANT: IF YOU ANSWERED QUESTION 11 WITH 1, ANSWER SECTION A OF QUESTIONS 12-14 AND OMIT SECTION B. IF YOU ANSWERED QUESTION 11 WITH EITHER 2 OR 3, OMIT SECTION A AND ANSWER SECTION B.								
	ection A <u>or</u> B. Rank the THI Ou identified in question 11.		easons for the advanc	ed degree decision				
Section A	(If 11 was answered 1)	12. (45,46) Check the maimportant reason	13. (47,48) ost Check the 2n most importa reason	d Check the 3rd				
	Increased earnings. Better jobs are available cause of the degree. More prestige in my organization. I developed new essential pentencies. My clientele respect me med became reoriented to Extwork. It was good for me and my program when I left the for awhile. I enjoyed studying. The cost of graduate school	(02) i- (03) com- (04) ore. (05) tension (06) county e county (07) (08)						
	low because of fellowsh GI Bill, sabbatical lea etc. I received much personal a faction from the degree Graduate school was conver at the time. It was the thing to do amagent friends. My supervisor asked me to	(09)						
	<ul><li>it.</li><li>My family encouraged me to it.</li><li>I was young enough so that uate school was not dis</li></ul>	(13) o do (14) t grad- fficult		<del></del>				
	at the time.  I was confident graduate a would be easy before I went.  Other							
	(planta (dant)fu)	· · · · · · · · · · · · · · · · · · ·						



Section B	(If 11 was answered 2 or 3)	12.	(45, 46) Check the most important reason	13.	(47, 48) Check the 2nd most important reason	14.	(49, 50) Check the 3rd most important reason
	Earnings have not increased du						
	to the degree. Better jobs are not available	(01)			<del></del>		
	because of the degree.	(02)					
	No added prestige in my organi	-	<del></del>	-			
	zation.	(03)					
	No new essential competencies			•			
	were developed.	(04)					
	My clientele do not respect me	2					
	more for it.	(05)					
	It did not help orient me to						
	Extension work.	(06)	<del></del>				
	The time I took away hurt the county program.	(07)					
	I did not enjoy studying.	(07)					
	Graduate School cost me too	(00)		•			
	much	(09)					
	I received little personal						
	satisfaction from the						
	degree.	(10)					
	Graduate School was not con-						
	venient at the time.	(11)					
	Hardly any other agents were	41.03					
	doing it.	(12)			<del></del>		
	My supervisor cared little regarding my attending						
	graduate school.	(13)					
	My family was unhappy because	(13)		-		•	
	I went to graduate school.	(14)					
	I was too old for graduate		_	•			
	school.	(15)		_			
	Graduate school was more dif-						
	ficult than I thought it						
	would be.	(16)		-			
	Other	(17)					
	(please specify)	(17)		-			
	(hirase sherrik)						



Part	В.	continued

15. (51) If you were asked to advise a 2 county extension work about whether to	2 year old man with a o obtain an advanced	a bac degr	helor's degree ee or not, what	just woul	beginn <b>i</b> ng d you
advise him?  1. do not get an advanced of a do not get an advanced degree	degree advise him				
<pre> <u>IMPORTANT</u>: IF YOU ANSWERED QUESTION 15 WIT SECTION B. IF YOU ANSWERED QUESTION 15 WIT </pre>	TH 3, ANSWER SECTION TH EITHER 1 OR 2, OMI	A OF	QUESTIONS 16-1 CTION A AND ANS	8 AND WER S	OMIT ECTION B.
16-18. Section A <u>or</u> B. Rank the THREE mogarding an advanced degree the way			advised the you	ng ag	ent re-
Section A (If 15 was answered 3)	16. (52,53) Check the most important reason		(54,55) Check the 2nd most important reason	18.	(56,57) Check the 3rd most imp- ortant reason
It will result in increased					
earnings. Better jobs will be available	(01)		<del></del>		
because of it.	(02)				
He will have more prestige				•	
within the organization.	(03)				
He will develop new essential competencies.	(04)				
The clientele respects agents				•	
with advanced degrees more	. (05)				
It will better orient him to	(0()		•		
Extension work  It will give him a chance to	(06)				<del></del>
leave the county for					
awhile.	(07)			_	
He will enjoy studying.	( 08 )				
The cost of graduate school					
will be low because of financial aids available.	(09)				
He will receive much personal					
satisfaction from it.	(10)				
Graduate study is relatively	<b>411</b> \				
convenient now. All the agents are getting	(11)				
advanced degrees.	(12)				
He'll improve his relation-					
ship with his supervisor.	(13)				
His family will be proud of	(14)				
him. He should go to school while	(14)			٠.	
good study habits prevail.	(15)				
Other					
(2)	(16)				
(please identify)					



Section B	(If 15 was answered 1 or 2)	16.	(52,53) Check the most important reason		(54,55) Check the 2nd most important reason		(56,57) Check the 3rd most impor- tant reason
	The degree will result in no increased earnings. No better jobs will be availa		>	-			
	because of degree.	(02	)				
	The degree will bring no adde	ď					
	organizational prestige.	(03	)	-			
	New competencies can be added						
	in other ways besides grad uate school.	104	)				
	The clientele does not care	(0-	/	-			
	about advanced degrees.	(05	)				
	Other methods of orientation	to		•			
	Extension are better than						
	graduate study.	(06	)	_			
	The Extension program is bett	er					
	off if an agent does not						
	leave his county for ex-	407					
	tended periods of time.	(07	)				
	Good extension agents do not like studying.	708	)				
	Graduate school costs a lot o		/	•			
	money regardless of fellow						
	ships, scholarships, etc.	(09	)				
	I doubt if an agent can get	•		•			
	personal satisfaction from	r					
	securing an advanced						
	degree.		)				
	Graduate school is still rela						
	tively inconvenient to mos	t / 1.					
	agents. Few agents are getting ad-	(11	)	-			
	vanced degrees.	(12	)				
	Supervisors will treat him th	٠	·	-			
	same whether he has a de-						
	gree or not.	(13	)				
	His family will be better off			_			
	without suffering through				•		
	graduate school.	(14	)	•			
	He should get experience be-						
	fore thinking about grad-	/15					
	uate school. Other	(1)	)	-			
	other	(16	)				
	<del></del>	(10	′ <del></del>	-			
,	when would you recommend the 2 right after he receive atter working 3 years when he is eligible f because when his supervisor f never	es h	is undergraduate	e deg	obtain his adva ree	nc∉d	degree?

PLEASE GO TO PART C

#### last C: Factors Considered In Deciding About Obtaining Advanced Degrees

#### <u>instructions</u>:

In reaching a decision about obtaining an alvanced degree many county extension agents consider different factors as being important. The following statements are examples of factors some agents feel are important. Would you consider each statement based on your reply to question 11 in part B, which shows your decision about an advanced degree for yourself? The statements below exhibit many different points of view. Indicate the extent of your agreement or disagreement in each case as it relates to your degree decision by checking the appropriate column:

	Agree Strongly	Agree Mildly	Disagree Mildly	Disagree Strongly	No Opinion
(10) Agents make more money after get- ting advanced degrees.				,	
(11) I am able to move to better counties because of my advanced degree.					
(12) An agent with an advanced degree has more prestige than an agent without an advanced degree.					
(13) I do my present job more effectively because I have an advanced degree					
(14) My county clientele think more of me as an educator because I acquired my advanced degree.					
(15) Most of my neighboring county agents have advanced degrees.					
(16) After a few years in a county, one excellent method of escaping from the county (but remaining in extension work) is to return for an advanced degree.					٠.
(17) Since I have an advanced degree, it is easier to leave the Cooperative Extension Service than it was before.					
(18) I really enjoyed studying in college while an undergraduate.					_
(19) I thought graduate study was going to be too difficult for me.					
(20) Fellowships, scholarships, and sabbatical leaves allow an agent to obtain an advanced degree without much financial loss.					



art C.	continued	Agree Strongly	Agree Mildly	Disagree Strongly	No Opinion
12.	(21) My supervisor had been privately suggesting to me that I get an advanced degree before I actually did it.	ļ			
13.	(22) My family thought my getting an advanced degree was important and essential.				
14.	(23) After an absence, an agent can fit into county agent work better if he secures a degree before returning.				
15.	(24) I believe graduate school helped me achieve my potential as a human being.				
16.	(25) The distance from an agent's home to graduate school classes is not very important today.				
17.	(26) Degrees and annual salaries have very little relation to one another in Extension.				
18.	(27) I didn't need an advanced degree to get a more desirable job.				
19.	(28) My advanced degree has resulted in added recognition from others in the Extension Service.				
20.	(29) The people in my county are demanding more knowledge and skills of me; my advanced degree has helped meet this demand.				
21.	(30) Other agents are held in high esteem by the people in their counties because of advanced degrees.				
22.	(31) When an agent goes back to school for an advanced degree in our state, his county agent friends usually tease him about being overly ambitious.				
23.	(32) I could have been of more service to my county and/or community by working on the job rather than attending graduate school.				
24.	(33) It appears to me that most agents who get an advanced degree stay with the Cooperative Extension Service.				



Part C.	continued					
		Agree Strongly	Agree Mildly		Disagree Strongly	No Opinion
25.	(34) I think obtaining my advanced degree was an enjoyable experience primarily because of the people I met at school					
26.	(35) When I considered graduate study, I felt the work would be relatively easy since I had little trouble with previous schooling.	1		ļ		
27.	(36) While away at graduate school, agents do not get their annual raises in salary.					
28.	(37) I honestly believe my supervisor is opposed to agents getting higher degrees than he has.					
29.	(38) My family was too involved in the activities of our community to even consider our leaving for graduate school.					
30.	(39) Agents who desire reorientation into Extension obtain it without securing a degree.					
31.	(40) Agents who say they get personal satisfaction from graduate study are generally trying to conceal another reason for attending like an increased salary or a better job.					
32.	(41) The fact that graduate courses are being offered close to an agent's home is important for encouraging agents to obtain degrees.					
33.	(42) I need an advanced degree to get the higher salaried jobs outside of Extension.					
34.	(43) I could have obtained any job I really liked in Extension without an advanced degree.					
35.	(44) An advanced degree has nothing to do with prestige among workers in the Extension Service.					
36.	(45) I could have secured ample improved or different knowledge and skills without getting an advanced degree.					
37.	(46) My academic degree has little to do with what others in my county think of me as a county agent.				·	



Part C.	continued	Agree Strongly	Disagree Mildly	Disagree Strongly	
38.	(47) The county agent's association in my state encourages us to get advanced degrees.				
39.	(48) In my county I work long hard days, when I went to graduate school I spent more time with my family and lived a normal life for a while.				!
40.	(49) Generally an agent who wants to leave the Cooperative Extension Service does not get an advanced degree before leaving.				
41.	(50) If I could do anything I wanted to do, I'd prefer reading books, attending classes, or some other form of learning.				
42.	(51) I can learn practical information readily, but I found it difficult to learn the theoretical material needed for graduate study.				
43.	(52) I really could not afford the immediate cost of my advanced degree.		i		
44.	(53) The administrator in my area felt that an advanced degree was necessary for me.				
45.	(54) My family would have objected if I had left them home alone and returned for my advanced degree.				
46.	(55) An individual newly hired in Extension with experience from another organization will not become acquainted with Extension in graduate school.				
47.	(56) Conquering graduate study by obtaining a degree was the type of challenge I enjoyed.				
48.	(57) Before an agent even considers the convenience of the location of graduate school, he makes the decision whether to secure an advanced degree or not.				



# Part D: The Effect of Your Extension Service Administrators on Advanced Degree Decisions

#### Instructions:

The administrators of a state Cooperative Extension Service may affect an individual agent's decision about securing an advanced degree. One obvious method is by hiring only agents with advanced degrees. Another method often used is to attempt to encourage experienced agents to return for graduate study. The ways an administrator can affect an agent's decision in the second method often vary from administrator to administrator or from state to state.

The following statements describe various ways some administrators attempt to influence experienced agents to secure advanced degrees. Please read each statement and give your opinion about how irequently the idea expressed occurs in your Cooperative Extension Service. Remember your reply is confidential - so be frank with your responses. Check the one most appropriate column for each statement.

In my Cooperative Extension Service:	j	Always	Often	Seldom	Never	Unrer- tain
1. (10) An agent who secures an advanced degree is o new and better position.	ffered a		i			
<ol> <li>(11) An agent with an advanced degree is respecte ministrators more than an agent without one.</li> </ol>	d by ad-			_		
<ol> <li>(12) Advanced degrees are considered by an inistr the most important method of improving the compete agent.</li> </ol>	ators as nce of an					
<ul> <li>(13) An agent is encouraged to get an advanced de he is required to leave a county for some reason.</li> </ul>	gree when					
6. (14) An agent who returns for an advanced degree well enough through fellowships, scholarships, or cal leaves to almost meet the annual salary he had leaving the county.	sabbati-					
<ol> <li>(15) The agent is encouraged to secure an advance personally by his supervisor.</li> </ol>	d degree					
(16) The local county people are provided fill-in by the administrators when the permanent agent lear graduate school.	agents ves for					
. (17) An agent with an advanced degree is paid a his salary than an agent without an advanced degree.	Igher					
. (18) If an agent wants a choice in county position is told to get an advanced degree.	ns, he					
. (19) Administrators give added preferred responsibusch as committee work to agents with advanced degr	oility rees.					
. (20) Agents are told by administrators that advance grees are badges of competence which are needed to cossfully relate to industries, organizations and of tional institutions.	suc-					



lait	D. continued	1	1	ł	1	Uncer-
In n	y Cooperative Extension Service:	Alway s	Often	Seldom	Never	tain
12.	(21) An agent who becomes bored with his job is encouraged by his administrator to return for an advanced degree					
13.	(22) An agent who returns for an advanced degree continues to get salary increases despite his absence.					
14.	(23) An agent will return for an advanced degree based on private conversations with his immediate supervisor.					
15.	(24) When an agent leaves for graduate school in our state, his administrator informs the county people of the reason for and value in his absence.					
16.	(25) Agents without advanced degrees generally work in the lower paying counties.					
17.	(26) Agents with advanced degrees are offered positions which permit them to work with more interesting people or organizations.					
18.	(27) Agents with advanced degrees get higher rank than do agents without advanced degrees.					
19.	(28) Our administrators insure that advanced degrees can be considered as an indication of an agent's increased skill and knowledge by helping to provide relevant graduate courses.					
20.	(29) When an agent's work begins to decrease in quantity and/or quality, an administrator will suggest graduate study.					
21.	(30) Agents can obtain an advanced degree without a large economic sacrifice.					
22.	(31) Supervisors are generally friendlier to agents with advanced degrees.					
23.	(32) The local extension council in the county is always informed by an administrator when the agent decides to return to graduate school.					
24.	(33) Considering both the costs and benefits of obtaining an advanced degree an agent makes a financial profit by getting an advanced degree.					

THANK YOU.

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Appendix C
Summaries of Regression Analyses
by Individual and State -

Personal and Administrative Factors in the Agent Advanced Degree Decision



TABLE C-1

4	SUMMARY OF INDIVIDUAL ANALYSES - PERSONAL FACTORS IN AGENT ADVANCED DEGREE DECISION	YSES - PERSO	NAL FACTORS IN AGENT	T ADVANCED	DEGREE	DECISION
Agent Degree Group	Selected Variables	ᄄ	Index of Factors	ᄄᆡ	αl	Agent Advanced Degree Decision
A. Agents Without Advanced Do- grees	% Ad. Deg. in State (+) Age (_) Salary (_)	13,33**	Administrative Persuasion	41.55**	2744	
66	Degree Cost (+) % Ad. Deg. in State (-) No. of Children (+)	35.79**	Economic Sacrifice	20°70**	-1938	
	% Ad. Dog. in State (+) Salary (_)	12.49**	Better Job Opportunities	14.73**	-2395	Personal Decision (Mult. R <sup>2</sup> = .309)
	Age (+) Perception of Alternate Employment (+)	3.96*	formal School Difficulty	13,65**	-,1546	
	Temure (~) Degree Cost (-)	3.98*	Improved Competence	13,61**	1912	

66

MABLE C-1 (cont.)

Agent Advanced Degree Decision		Recommendation to New Agent (Mult. R <sup>2</sup> 090)		Personal Dectation	(Mult. R <sup>2</sup> 098)
iជា	.2063	1295	2760.	18%	1645
ધ્યો	16,78**	<b>**95°9</b>	4.19*	11.23**	***87*8
E Factors	) 4.07* _ Prestige	14.71** Financial Gain	5.32* Supervisor-Peer 5.04" Support	7.77** 5.67* Competence 4.18*	4.41* Better Job Opportunities
Selected Variables	State Extended Budget (+) 4.07* - Prestige	vanced Degrand (a) grees (cont.) Salary (a) \$ Ad. Deg. in State (+)	Per Cardin Education Expense (+) Journale Countinent (+) Temure (+)	B. Agento Salary (+) With Advanced Extension Sudget in Degrees State (+) Per Capita Education Expense (-) No. of Children (+)	Temure (-)
Agent Degree Group	A. Agents Without Ad-	vanced Degrees (cont.)	<b>67</b>	B. Agento With Advanced Degrees	

TABLE CLI COST

	Agent Advanced Degree Declaton		Recommendation 1629 — to New Agents (Mult. $R^2 = .149$ )	
	res	\$62°	.1629	.1683
	<b>(</b> 24)	23.5*** .23%	10,48**	11,36** ,1683
Labla C-1 (cont.)	Index of Eartors	16.33** Supervisor-Peer	8,99** 5,97* 7,22* H,08* H,08*	4.41* Better Job Opportund ties
	Selected Variables	Walary (+)	Tenure (-) Salary (+) No. of Children (+) Perception of Alternative Employment (-) & Ad. Deg. in State (+)	Temure (_)
	Agent Degree Group	B. Agents S	Second Court	<b>.</b>

F = F Ratio in Regression Model
B = Standardized Beta Weight in Model
\* = Significance pc.05
\*\* = Significance pc.01
(+) or (-) = Direction of Variable Effect on Model

**68**.)

TABLE C-2

SUMMARY OF ANALYSIS OF FACTORS IN AGENT ADVANCED DEGREE DECISION ON DECISION OF AGENTS WITHOUT DEGREES BY AGE GROUPS

Mult, R.	• 330	121.	.123	. 126	.187	127.	50°>d o
Agent Degree Decision	Personal Decision	Recommendation to Now Agent	Personal Dewision	Recommendation to New Agent	Personal Decision	Recommendation to New Agent	* = Significance > .05
mΙ	283 93. 93. 83. 83.	220	328	255	365	69.62	Ì
[24]	18.53** 10.77** 9.93** 9.18** 7.07**	12.06**	19,10** 18,86** 10,80**	8,94.** 4,48*	15.34**	18,82** 5.11*	
Index of Factor	Economic Sacrifice Formal School Difficulty Better Job Opportunities Permanent Escape Improved Competence	Better Job Opportunities Financial Gain	Economic Sacrifice Improved Competence Administrative Persuasion	Financial Gain Economic Sacrifice	Administrative Persuasion	Prestige Economic Secrifice	
Selected Variables	69 56-4 69 69	ř.	36-44 (n = 127)	,	45-50 ( $n = 103$ )		

TABLE 0-3

			TABLE C-3				
	SUMMARY	OF STATE ANALYSES	SUMMARY OF STATE ANALYSES - PERSONAL FACTORS IN AGENT ATVANCED DEGREE DECISION	AGENT "TVANC	ED DEGREE DECT	NOIS	
Selected Variable			Index of Factor		Agent Ad. Deg. Decision		Mult. R <sup>2</sup>
State with High & Ad. Deg. (n = 25)	(t4)	State with Low $%$ Ad. Deg. $(n = 24)$	ધ્ય	(E4)	മ്പ		
State School Level (+) Mean Hother's Ed (+) Mean Father's Ed. (-)	11,28**	Mean Father's Ed. (-)	6.37* Esonomic Sacrifice	14,15**	467		
None		Mean Temure (-)13.91** No. of Male Agents ( ) 6.70* State School Level (-) 9.37** Distance from School (+) 6.07* State Ext. Budget (+) 9.01**	13.91** 6.70* 9.37** Fermanent 6.07* 9.01**	8,35**	% Yes to337	•	• 500
Mean Mother's Ed. (_) State Ext. Budget (_)	15.c6** 6,11*	None	Financial Gain	6.52*	.310		
None		Mean Marital Status (*) % Past Job Ed. (+)	5.52* Economic Commitment to Ext.	4,23	.261		

TABLE C-3 (cont.)

	Mult. R			.365		表4。
	Agent Ad. Deg. Decision			Agent Ad. Degree		% With — Advanced Degree
	Age Deg	<b>μ</b> Ι	.375	306	914.	- 283
_		[24]	8.57**	*07*9	5.75*	5.39*
MABLE C-3 (cont.)	Index of Factor	<b>[</b> 24]	4.57* - Prestige	Permanent Escape	Improved Competence 5.75*	Administrative Persuasion 5.39*
		State with Low % Ad.  Dog. $(n = 2\mu)$	State Ext. Budget (+)	(See above)	None	None
		(z+)	6.17*		12.75**	6.07*
	Selected V	State with High % Ad. Deg. (n = 25)	No. Male Agents (+)	<b>7.1</b> c-6	Mean Temre (+) 12,75** Marital Stetus (=) 4,68*	State Level of School (-) 6.07*

\* = Significance p<.05 \*\* = Significance p<.01

.382

\*\*69\*6

Economic Sacrifice

(See above)

TABLE C-4

SUMMARY OF INDIVIDUAL ANALYSIS - ADMINISTRATIVE FACTORS AFFECTING AGENT ADVANCED DEGREE DECISION

Mult. R			.116			•038
Agent Advanced Degree Decision			Personal Degree - Decision			Recommendation to New Agent
μl	1991	175	.110	.105	.107	184
[24]	13.07 **	12,44**	*88*17	*09*7	3.67ns	14,16**
Index of Factors	- Better Position	Non-Degree - Learning Exp.	Personal Persuasion	- Reduced Cost	Economic Advantage	Economic Advantage
<b>(24)</b>	6.46**	14.99**	79.4	3.86*		8.35** 1.6.17* 4.18*
Selected Variables	Tenure (-)	Ext. Budget in State (-)	Perception of Alt. Emp. (+) Degree Cost (-)	Degree Cost (-) Economic Commitment to Ext. Work (+)		Economic Commitment to Ext. Work (+) Ext. Budget in State(-) 6.17* Salary (-) Years in Ext. (-) 4.18*
Agent Degree Group	A. Agents Tenure	300 py 7	<b>2</b> \\ 7			

TABLE C-4 (cont.)

			·	
	Mult. R <sup>2</sup>	₹80°		.083
	Agent Advanced Degree Decision	.2900 — Personal Degree		106 Recommendation to New Agent
	μl	200	3115	203
\	(z.)	33.61**	4.61*	4.24* 14.69**
	Index of Factors	10.44** Recorded & & & & & & & & & & & & & & & & & &	4.52* Personal Persuasion	"Revitalization" Leave Boonedc Advantage
	Selected Variaties	B. Agents with Ad. Selary (+) Deg. Years in Extension (-)	Salary (+)	None significant
	Agent Degree Group	B. Agen with Ad. Deg.	73 ·	

\* = Significance p<.05 \*\* = Significance p<.01

TABLE C-5

SUMMARY OF	STATE AN	SUMMARY OF STATE ANALYSIS - ADMINISTRATIVE FACTORS AFFECTING AGENT ADVANCED DEGREE DECISION	CTORS AFF	SCTING AGENT	ADVANCED	DEGREE 1	DECISION	
Selected Variable			Ag.	Administra- tive Indexe		7.11	Agt. Ad. Deg. Decision	u]
States with High \$ of Agents With Advanced Degree	£24 <b>†</b>	States With Low & of Agents With Advanced Degree	ધ્યા		[E4]	<b>α</b> Ι		Mult.
Past Job-Teaching		Per Capita Ed. Exp.(-) 6.66*	6.66*			ſ		
Mother's Ed. (-) Father's Ed. (+)	23,75**		<b>8</b>	-Reduce Cost	5.48*	.262	& Saying	Ç
State Ext. Budget (-)	<b>*</b> 26 <b>*</b> 9					<u>i</u>	ies to Ad. Degree	રે.
Agents (+)	5.40*		<del>-</del> 1					
Mother's Ed. (-) Marital Status (-)	9.95** 5.91*							
State Ext. Budget (-) State School	5.77*	None	1	Advantage	10,10**	1441		
Level (+)	4*89*			ł		-1		
Per Capita Ed. Exp. (+) Mother's Ed. (-)	9.28**	State Ext. Budget(~)	9.60** Non-Degree Learning Experience	Non-Degree Learning Experiences	5.48*	308	308 - Yes to Young Agt.	380

TABLE C-5 (cont.)

Agt. Ad. Deg. Decision	Mit. R.	,	4.25* .336	,
	μI	296	•336	.379
	[24] ?	4.62*296		8,65** ,379
Administra- tive Indexes	<b>6-1</b>	4.68* Inform	Personal Persuastion	- Reduce Cost
	States With Low & of Agents With Advanced Degree	State Ext. Budget(+)	None	
	[2.]			
Selected Variable	States with High for of Agents With Advanced Degree		75 - 10	(See above)

\* = Significance p<.05 \*\* = Significance p<.01

## Appendix D

The Present Values and Internal Rates
of Return for County Extension Agents
With and Without Advanced Degrees



TABLE D-1

OUT

PRESENT VALUE OF EARNING STREAMS BY STATE FOR 30 AND 40 YEAR OLD EXTENSION AGENTS WITH AND WITHOU ADVANCED DEGREES AT DISCOUNT RATES OF 0, 10, AND 20 PERCENT INTEREST	ARNING STREAMS ANCED DEGREES A	BY STATE FOR IT DISCOUNT R	30 AND 40 TE	CAR OLD EXTEND AND 20 PER	SION AGENTS W	TTH AND WITHOU
			Discount Rates	t Rates		
	<u> </u>	ent	10 Percent		20 Percent	cent
State	Age 30	Age 40	Age 30	Age 40	Age 30	Age 40
Alabama Withmat Degrees With Degrees	\$384,048 364,720	\$291,674 263,018	\$ 97,441 100,236	495°58 649°58	\$ 48,232 48,341	\$ 51,189 46,052
Artzona Without Degrees With Degrees	421,415	310,650	105,858	107,354 111,560	53,140 46,956	56,130 60,096
Arkansas Without Degrees With Degrees	346,875 352,863	263 <b>,6</b> 08 263 <b>,</b> 330	84,763 81,834	88,378 83,534	41,803 37,411	46,34 40,724
California Without Degrees With Degrees	525,817 517,171	410,910 402,735	121,175 116,765	134,997 103,680	57,318 53,648	69,591 65,552
Colorado Without Degrees With Degrees	357,099 374,480	274,350	84,539 93,351	89 <b>,</b> 798 96 <b>,</b> 860	40,973 44,330	46,658 50,111

.×77

TABLE D-1 (cont.)

State Florida Without Degrees With Degrees	0 Percent  Age 30 Ag  397,757 29  492,517 32  400,458 30  386,695 28  401,221 30  429,780 32	294,731 229,731 230,912 262,307 230,695 303,888 326,486 328,789	10 Percent Age 30 Age 104,071 106, 107,315 110, 104,304 104, 99,615 1103, 99,615 1103, 102,029 108, 97,888 108, 101,792 103, 105,122 109,	10 Percent 10 Percent ge 30 Age 40 C4, O71 106, 391 O7, 315 110, 922 O4, 304 104, 242 94, 194 95, 009 99, 615 103, 251 99, 615 103, 251 97, 888 108, 488 97, 888 108, 247 O1, 792 109, 247 O1, 792 109, 247	20 Pers	20 Percent 5e 30 Age 40 52,265 57,673 51,823 57,917 52,630 56,580 44,626 50,689 44,450 49,118 50,801 44,797 50,801 44,797 51,381 57,638
Without Degrees	482,042	297,889	102,451	102,137	51,198	211.4%
With Pagrees	403,193	294,610	102,143	101,813	49,337	53,101

ERIC

TABLE D-1 (cont.)

			Discount Rates	Rates		
State	Age 30	C Percent ge 30 Age 40	Age 30 Age 40	Age 40	20 Fercent Age 30 Age	Age 40
Kansas Without Degrees With Degrees	371,028 374,126	276,813 278,434	92,250	94,806 97,656	42,054 43,165	50,316 51,780
Kentucky Without Degrees With Degrees	339,177 329,712	260,385 <b>240,</b> 401	83,356 83, <b>0</b> 48	90,727 82,040	40,701	48,260
Louislana Without Degrees With Degrees	369,389 406,275	289,070 314,005	84,854 92,825	94,185 100,802	964°54 964°04	48,536 50,786
Maryland Without Degrees With Degrees	383,747 405,365	291,697 3 <b>04,</b> 323	93,658	94,557 103,972	47,163 45,630	48,55 4,034
Michigan Without Degrees With Degrees	415,460 424,446	305,672 311,004	108,425 106,484	110,631	53,909 51,014	59,990 55,963
Minnesota Withfut Degrees With Degrees	386,487	290,65 305,73	97,441 100,236	101,730	48,232 48,341	55,169 49,530

TABLE D-1 (cont.)

			Discount Rates	Rates		
State	O Percent	ent Age 40	10 Percent Age 30 Age 40	cent Age 40	20 Percent Age 30 Age	cent Age 40
Mississippi Without Degrees With Degrees	328,387 321,152	242,957 235,337	85,802 80,607	87,897 78,117	42,806 39,555	47,714 39,918
Missoul Without Degrees With Degrees	417,122 403,540	315,291 297,296	103,185 101,493	108,920 104,495	50,348 48,599	58,807 56,030
Montana Without Degrees With Degrees	341,454 355,718	252 <b>,8</b> 89 260,938	87,774 88,494	86,942 86,878	44,331 42,874	984°#1
Nebraska Without Degrees With Degrees	401,962	300,239 312,642	1 <b>01,</b> 333 1 <b>09,</b> 288	102,189 105,772	50,595 54,579	53,960 55,386
New Jersey Without Degrees With Degrees	579,468 597,578	468,775	123,198 111,956	147,878 142,851	56,140 44,979	\$5. \$5. \$5.
New Marico Without Degrees With Degrees	409,982	309,528 301,824	101,315	104,073	50,192 48,065	¥ \$6 86

TABLE D-1 (cont.)

			Discount Rates	Rates		
State	0 Perc	0 Percent Age 30 Age 40	10 Per	10 Percent Age 30 Age 40	20 Percent Age 30 Age	cent Age 40
Now York Without Degrees With Degrees	388,598 413,039	292,922 305,586	96,510 100,834	98,989 100,671	47,985 48,309	52,224 51,136
Worth Carolina  Without Degrees  With Degrees	356,038 350,119	267,221 256,020	89,525 91,366	92,183 92,248	44,338	48,936 49,972
Obio Without Degrees With Degrees	372°.3 381,095	281,073 281,182	92,314 94,119	93,94 93,094	45,852 45,320	50°027 47,447
Oklahoma Without Degrees With Degrees	356,943 361,886	266,887 270,278	89,755 88,836	92,290 93,150	44,260 42,154	49,361 48,486
Oregon Without Degrees With Degrees	463,638 468,364	354,754 357,637	111,724 108,124	118,149	字 <b>,</b> 5 <b>,</b> 73	61,761 57,589
Pennsylvarda Without Degrees With Degrees	401,124	312,140 295,912	94,597 95,231	106,034 99,869	45,010 44,866	55,315 51,758

TABLE D-1 (cont.)

			Discount Rates	Rates		
	0 Percent	ent		cent	20 Percent	cent
State	Age 30	Age 40	Age 30	Oty ⊕BV	Age 30	Age 40
South Carolina Without Degrees With Degrees	343,282 326,986	258,579 241,316	85,324 79,439	89,113 82,692	41,761 36,433	47,390 42,416
Tennessee Without Degrees With Degrees	352,142 378,609	267,340 285,535	86,226 86,065	89,718 89,720	42,569 38,940	47,127
Texas Withfat Degrees With Degrees	363,830 362,330	268,249 264,839	95,383 91,442	56,076 90,630	44,032 44,381	52,313 48,054
Virginia Without Degrees With Degrees	383,550 373,369	282,262 274,608	99,697	97 <b>,</b> 645 96 <b>,</b> 568	50,666 43,881	52,258 45,923
Washington Without Degrees With Degrees	402,408	305,923 305,921	98,261 95,317	102,529 97,124	48,442 43,612	53,810 47,374
West Virginia Without Degrees With Degrees	378,325 369,138	290,500	91°86 80°60 80°60 80°60	861 <b>,</b> 26	141°44 143°64	53,638 47,661



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			Discount Kates	Kates		
	0 Perc	ent	10 Per	cent	20 Per	cent
State	Age 30	Nge 30 Age 40	Age 30 Age 40	Age 40	Age 30	1ge 30 Age 40
Wiscondu Without Degrees With Degrees	386,755 400,376	294,270	94,769 96,585	98,828 99,620	46,857 45,671	51,610 50,933
USA Without Degrees With Degrees	384 <b>,</b> 868 401,938	290,279 300,368	96,033	100,042	47,417	53,28; 52,393



TABLE D-2

			Detera	NATION OF TO AC	internal rat be 30 in ark	DETERMINATION OF INTERNAL RATES OF RETURN FROM PRESENT VALUES TO AGE 30 IN ARKANSAS AND WISCONSIN	N FROM PRES ISCONSIN	ent values		
		Arkangas	8950	Wasc	Wisconsin		Arkansas	Ses	W1 sconsin	nstn
H	nterest	Without	Wath	Without	With	Interest	Without	Wath Ad. Deg.	Without Ad. Deg.	With Ad. Deg.
η	8	\$346,875	1346,875 \$352,863	\$386,755	\$400,376	11,8	\$77,268	474,067	\$86,406	\$87,732
0.4	7. 7.	286,856	290,899	3.9,978	331,395	128	70,871	L##*29	79,269	80,164
	*	240,164	242,662	268,003	277,574	13%	65,369	61,743	73,131	73,645
	×	203,488	204,748	227,154	235,168	246	009*09	56,809	67,813	67,990
	\$	174,395	174,656	194,736	201,426	15%	56,439	52,505	63,173	63,052
	*	151,092	150,540	168,759	174,317	16%	52, 784	48,728	26,097	58,711
	2	132,245	131,026	147,742	152,326	176	49,553	45,392	55,495	54,873
	K	116,856	35,086	130,575	134.318	18%	089*94	42,430	52,292	54°15
	<b>36</b>	104,171	101,944	116,423	119,435	19%	111,44	39,784	624.64	118,411
	*	93,619	91,010	104,650	107,024	20%	41,803	37,411	46,857	45,671
	104	84,763	81,834	<b>5.</b> 769	96,585					

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TABLE D-3

INTERNAL RATES OF RETURN FOR EXTENSION AGENTS IN THIRTY-SIX STATES DISCOUNTED BACK TO AGES 30 AND 40

							?		
		Internal Rate of Ret	Internal Rate of Return		Internal Rate of Ret	Internal Rate of Return		Internal Rate of Return	rnal Return
	State	Age 30 Percent	Age 40 Percent	State	Age 30 Percent	Age 40 Percent	State	Age 30 Percent	Age 40 Percent
	Alabama	o <b>&gt;</b>	0>	Kentucky	0 >	0>	North Carolina	~	70
8	Artsona	0 >	> 20	Louistana	>20	>20	Ct40	17	0
35	S trianges	#	0	Maryland	16	<b>2</b> 0	Oklehoma	80	14
	California	<b>o</b> >	0>	Mohigan	9	6	Oregon	6	6
	Colorado	> 20	> 20	Minesota	20	٧.	Pennsylvania	9	0
	Florida	18	28	Mestestph	°	0>	South Carolina	<b>°</b>	°
	Georgia	0>	0 >	Missouri	0 >	o>	Tennessee	30	97
	Idaho	0>	°>	Montana	77	70	Terrs	6>	<b>o</b> >
	Illinois	· <b>&gt;</b>	ជ	Nebraska	>20	>20	Virginia	°>	\$
	Indiana	\$ \$	20	New Jersey	6	9	Washington	<b>1</b> 0-	0

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